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ABSTRACT

This guide is intended to assist school administrative personnel in the integration of consumer education into the curriculum at the elementary level and to assist teachers in planning and implementing consumer education concepts at the primary, intermediate, and upper elementary levels in language arts, mathematics, science, and social studies programs. For each topic contained in the guide there is a content outline followed by performance objectives and related activities for each of the three levels. The consumer education topics are consumer rights and responsibilities, factors in money management decisions, money and banking, comparison shopping, using consumer credit, measurement awareness, food, clothing, housing, transportation, community helpers, consumer health, recreation, warranties and guarantees, consumer fraud and deception, insurance, savings and investments, taxes, and the role of the consumer in our economic system. Selected consumer education materials and selected sources of consumer education information and materials are listed. (TA)

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# CONSUMER EDUCATION

## FOR KINDERGARTEN THROUGH GRADE 8

State Board of Education
Illinois Office of Education

Joseph M. Cronin
State Superintendent
of Education

Program Planning and Development
September 1976

U S DEPARTMENT OF HEALTH
EDUCATION & WELFARE
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## FOREWORD

It is with pleasure that the Illinois Office of Education presents Consumer Education For Kindergarten Through Grade 8, hopefully, to enhance elementary consumer education throughout the state. This guide, prepared by a committee of enthusiastic consumer educators, clarifies for classroom teachers what consumer education is and, in addition, offers a method of integrating consumer education concepts into the existing curriculum.

To keep pace with national trends in consumer education, we offer this guide for the teaching of consumer education concepts at the elementary level. Young people today are exposed at a very early age to a multitude of choices in the marketplace. They are faced with a barrage of commercials from radio and television; they are confronted with an overwhelming number of products from which to choose; and they have more resources than any previous generation.

The competent consumer must understand what he or she wants and values and must learn how to match his or her needs and resources with choices available in the marketplace. Consumer education spans all subject matter areas. It deals with all aspects of one's daily life. Consumer education attempts to equip people to function as responsible citizens in a complex modern society.

This office is very appreciative of the time and effort so graciously given by committee members in a sincere effort to advance consumer education in Illinois schools.

Joseph M. Cronin
State Superintendent of Education

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## USE OF THE GUIDE

The objectives of this publication are: (1) to assist school administrative personnel in the integration of consumer education into the curriculum at the elementary level; and (2) to assist teachers in the planning and implementation of consumer education concepts at the primary, intermediate, and upper elementary levels in the various disciplines.

Although teachers may currently be integrating consumer concepts in their individual programs, with this publication a teacher may use consumer activities to provide additional real-life activities in the language arts, mathematics, science, and social studies programs.

The consumer topics contained in this guide were selected because they were appropriate for the elementary level. All topics have been developed on three levels: primary, intermediate, and upper elementary. For each topic there is an outline of content, followed by performance objectives and related activities for each of the three levels. A list of selected resources is also included. No attempt is made to provide a comprehensive bibliography.

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## IMPLEMENTATION OF CONSUMER EDUCATION IN GRADES K - 8

This guide is presented to assist elementary teachers in incorporating consumer education subject matter and activities into their existing curricula.

The topics contained in this guide are the ones that appear to be most appropriate for inclusion at the elementary levels. The topics have been developed for three levels: primary, intermediate, and upper elementary. Teachers are urged to incorporate consumer education into the existing curricula at the times and in the places that seem most appropriate. It is quite feasible for teachers to incorporate consumer education subject matter into mathematics, social studies, art, language arts and science programs.

All young people are consumers and must have money to spend. All have to make decisions about how they will use their resources. All have been exposed to the persuasiveness of advertising through the media. These real-life experiences can provide sound motivation for learning consumer education subject matter and for participating in learning experiences that lead to an understanding of the role of the consumer in society.

The objectives that have been identified for each topic, and for each of the three educational levels, will provide needed direction for the teacher in determining the extent to which consumer education will be included in the elementary curriculum. The activities are given solely as suggestions to teachers who do not have the time to create activities for themselves. Most elementary teachers will be able to develop additional activities to supplement those listed. Hopefully the activities presented will give direction and encourage teacher creativity.

It should be recognized that the consumer education topics can be studied at all three levels. Each level (primary, intermediate, and upper elementary) can provide additional depth to the topic, and teachers should not fear that there will be some repetition. The amount of factual information to learn, the number of decisions to be made, and the extent to which attitudes must be formed all tend to create a need for both an extensive and intensive study of the topics. Consumer education is a continuing process of learning that begins at the preschool level and continues throughout life.

# O B J E C T I V E S

Consumer education is essentially problem-solving; thus it must be student-centered in order to assist students in determining what they want and how they can most effectively attain their desired goals.

Consumer education should assist the student to:

*Learn wise consumer practices at an early age.

*Develop responsible attitudes toward the use of one's resources.

*Prepare for informed decision making in the marketplace.

*Participate more fully in the consumer aspects of family life.

*Develop an understanding of the rights and responsibilities of the consumer.

*Become aware of the role of consumers in society.

To have the greatest impact, consumer education content and presentation must be oriented toward student concerns and to the recognizable interests of them and their families. With this approach, students readily learn that consumer decisions must be based on factual knowledge and the application of basic economic principles.

Since everyone is a consumer for life, it is extremely important that schools provide education which will enable students to be informed and conscientious buyers of needed goods and services. It is becoming increasingly important for people to know how to use their resources wisely. Children and young adults must be given adequate instruction in the handling of real-life problems necessary to be an informed citizen. Our young people, as members of a private enterprise system, must have economic understanding to cope with the economic problems which occur daily both in their individual lives and as members of a family.

Consumer education is preparation for living. It involves the setting of goals and determining how time, money, and energy will be used to reach those goals. Consumer education is a lifelong process, but today's students need to be given direction in order to start on the right road.

Consumer education implements the objectives of general education, namely, to foster individual fulfillment and to nurture free, rational, and responsible men and women, without whom our society cannot endure.

# CONSUMER RIGHTS AND RESPONSIBILITIES

## CONTENT OUTLINE

1. The three roles of all individuals in our society:

   Consumer
   Producer
   Voter

2. The rights of the consumer:

   To be heard
   To safety
   To choose
   To be informed

3. The responsibilities of the consumer:

   To be considerate of others
   To respect the property of others
   To be knowledgeable regarding new products and services
   To be selective
   To report unsafe products and practices
   To be honest

4. The ways to register a consumer complaint:

   Voluntary action
   Courts:

   Small claims courts
   Individual and class actions

   Sources of redress for grievances:

   Government:

   President's Committee on Consumer Interests
   Federal Trade Commission
   Food and Drug Administration
   Consumer Product Safety Commission
   Post Office Department
   State's attorney's office or district attorney
   State or local bureau of consumer protection
   Mayor and city council members
   Licensing bureaus

   Legal:

   Private attorney
   Courts generally
   Small claims court
   Legal aid agencies
   Neighborhood legal services

   The Marketplace:

   Better Business Bureau
   Chamber of Commerce
   Trade association
   Manufacturer (local, regional, or national representative)
   Local merchant

   Community:

   Local consumer organizations
   Community action program, including legal assistance
   County bar, dental, and medical associations
   Newspaper action and complaint columnists

5. Sources of assistance for the consumer:

   Government:

   See item 4

   Community:

   Consumer organization representatives
   Professional organization representatives:

   Doctors
   Home economists
   Lawyers
   Librarians
   Nurses
   Social workers
   Teachers

   Legal Aid Agency

   Business:

   Trade associations
   Retailers:

   Supermarket manager
   New or used car dealer
   Department store credit manager
   Clothing store manager
   Discount store manager
   Discount furniture store manager
   Variety store manager

   Services:

   Bankers
   Credit bureau representatives
   Life insurance agents
   Property insurance agents
   Public utility home economists
   Realtor's board representatives

National:

- Department of Agriculture
- Civil Aeronautics Board
- Department of Commerce
- Federal Communications Commission
- Federal Power Commission
- Government Printing Office
- Department of Health, Education, and Welfare
- Department of Housing and Urban Development
- Department of the Interior
- Department of Justice
- Department of Labor
- Department of Transportation
- Department of the Treasury

6. Consumer Laws:
   - Local
   - State
   - Federal
   - Effect on consumers, merchants, and manufacturers
   - Responsibility of consumer as voter
   - Effects of the consumer's voice:
     - Marketplace
     - Local level
     - State level
     - Federal level

## Primary Level Objectives

The student will:

1. Identify who is the consumer; e.g., father, mother, brother, sister, self.
2. State the various roles one performs as a consumer; e.g., buyer, borrower, saver, investor.
3. Identify one's role as producer.
4. Identify and discuss examples of one's specific rights; e.g., expectation of courteous treatment; honesty in weighing, measurement, and advertising; honesty in making change; proper care and storage of products.
5. Cite examples of how these rights may be reflected in one's daily life.
6. Identify specific responsibilities which should be exercised in one's daily life.
7. Name three sources of consumer redress; e.g., in the marketplace, community, and government.
8. Identify and discuss possible problem areas in the marketplace.
9. Identify sources of assistance and discuss the services provided by these persons and organizations.
10. Identify laws affecting the consumer.
11. Explain the different effects consumer laws have on the consumer and on the merchants.
12. Explain the effects and benefits of the consumer's voice at the local level and in the marketplace.
13. Explain the voting power of the consumer.

## Primary Level Activities

1. List and discuss examples of young people functioning as consumers.
2. Collect pictures portraying young people as consumers.
3. Display items that have been produced as an illustration of the importance of production, e.g., toy, pencil, eraser, shoe.
4. Make popcorn and sell to students in school. List the steps used in making the product. Examine the roles of those who produced the product. What is the meaning of "consumer" and "producer"?
5. Have students bring in products and verify the weight or measure of the contents in standard measure and metric measure; e.g., a box of cereal, paper clips.
6. Set up a store with empty cereal boxes, soup cans, bread wrappers, and other grocery containers and packages with prices stamped on them. Have the students read labels for their choices and select the right coins for making change in each purchase.
7. Plan a shopping trip. Role play effective consumer behavior.
8. Role play examples of student rights in the classroom, at home, and at play.
9. List examples of expressions that reflect courteous treatment in a store. Give examples of courtesy by consumers.
10. Have students develop slogans for a new shop in town.
11. Have students cut out pictures which depict responsibilities of the

consumer and develop into a bulletin board on consumer rights and responsibilities.

12. List and discuss examples of student responsibilities at school, in the home, and at play.

13. Role play a situation of a student who buys a toy and when he/she gets home, finds it is broken. What is the proper procedure to follow? Role play a student buying a carton of milk that is spoiled. What is the proper procedure to follow?

14. Have students bring to class discarded items; e.g., cans, bottles, plastic containers. Discuss new uses. Make banks, pencil holders, picture frames, Christmas decorations.

    Cans - pencil holders, candles, banks
    Egg cartons - decorations, printing transfers
    Meat containers - picture frames
    Bottles - candle holders, vases

15. List three sources of consumer redress in the community.

16. Identify consumer problems of students; e.g., nutritional value and prizes in breakfast cereals.

17. Develop and present a skit on a topic of interest; e.g., faultless gumball machine.

18. Identify sources of consumer information; e.g., parents, T.V., billboards. Make a scrapbook of people and agencies who serve as resources in the community.

19. Invite parents or other persons to talk to the class about how the services have helped them.

20. Organize a consumer club or school store and emphasize the aspect of service to others.

21. Invite a police officer to talk about his or her role regarding law. Expand the discussion to include other aspects of law.

22. Discuss how a child may damage her or his reputation by shoplifting.

23. Invite a manager of a local variety or toy store to discuss the seriousness of shoplifting.

## Intermediate Level Objectives

The student will:

1. Identify the roles one performs in society as producer, consumer, voter.

2. List and explain the rights of the consumer.

3. Cite examples of how these rights may be exercised in one's personal life.

4. List and explain the responsibilities of the consumer.

5. Cite examples of consumer responsibilities that one can assume in the school, in the home, and at play.

6. Explain steps in making an effective consumer complaint.

7. Identify sources of redress in the community.

8. Identify several different types of resources available to the consumer.

9. Identify the types of services available to consumers in the community.

10. Identify laws affecting the consumer.

11. Explain the different effects consumer laws have on the consumer and on the merchants.

12. Explain the effects and benefits of the consumer voice at the local, state, and national levels.

13. Explain the effect of the consumer's vote on the welfare of the consumer.

## Intermediate Level Activities

1. Present illustrations of the student's role as consumer.

2. Present illustrations of the student's role as producer.

3. Give examples of how a producer of tires is a consumer.

4. Establish a store. Discuss the roles of consumer and producer.

5. Pantomime various workers producing goods and services. Have others guess what they are doing.

6. Have the students collect articles on situations involving consumer rights. Discuss and/or role play some of the examples given.

7. List and discuss examples of student rights in the school environment, home, and at play.

8. Establish a store. Develop regulations for workers. Identify the rights of the workers. Role play ways in which workers may exercise their rights.

9. Have students select and bring to class several advertisements for the same product or similar products. Identify weights, measures, costs, and compute unit prices. Compare price, brand, convenience, and amount. Write articles for the school newspaper regarding their findings.

10. List examples of expressions that reflect courteous treatment; e.g., "Thank you for shopping at _____. Have a nice day!"

11. Role play a shopping trip reflecting appropriate consumer behavior; e.g., supermarket.

12. Role play a transaction in which the student is shortchanged or given too much change.

13. Using a recent listing of banned toys, discuss pros and cons of a possible purchase. (Source: Product Safety Commission.)

14. Discuss the consequences of taking a candy bar from a store and not paying for it.

15. List and discuss examples of student responsibilities in the home, school, and at play. Bring pictures or articles on student responsibilities and develop a bulletin board.

16. Write an article for the classroom bulletin or school paper on student responsibilities as a consumer.

17. Have students identify dangerous toys recently banned (listing of banned toys). Have students survey area for local stores selling these toys and write a newspaper article publishing their findings.

18. Invite the manager of a local toy store or teenage hangout to discuss her or his complaints with the public.

19. Role play a complaint department with students offering suggestions for complaint letters.

20. Develop a complaint checklist for the school cafeteria or snackbar.

21. Develop a class story about community resource people and agencies.

22. Use role playing to show the services of community resource people.

23. Make a list of catastrophes which young people might experience in the marketplace. Research and list the types of aid available for each problem area.

24. Have students investigate recycling centers. Investigate the cost of buying returnable bottles and throw-away containers and the cost of companies using biodegradable and recycled paper. If necessary, work for a local collection center.

25. List words such as lease, eviction, rent, and tenant on the board. Discuss these words until the students understand them. Clip pictures from the newspapers and magazines which illustrate the words. Discuss possible problems that could arise. Have students relate problems their families have experienced.

26. Discuss the costs of shoplifting to the consumer; e.g., personnel costs, increased prices. Tape record an interview with a security agent from a local store.

27. Discuss the variants between written laws and enforced laws; e.g., speed laws, curfew laws.

28. List the activities and discuss the roles of the FBI, IBI, IRS, CIA.

29. Identify current consumer legislation. Discuss the pros and cons, effects on the consumer, business, and government.

## Upper Elementary Level Objectives

The student will:

1. Identify the dual role of consumer/producer.

2. List and explain the rights of the consumer.

3. Cite examples of how these rights may be utilized in his/her daily life.

4. Give examples of how exercising these rights has influenced his/her life or the lives of friends.

5. List and discuss the responsibilities of the consumer.

6. Cite examples of consumer responsibilities one can assume in the school, in the home, and at play.

7. List the steps in making an effective consumer complaint.

8. Write an effective letter of complaint.

9. Identify resources and services available to the consumer in the community.

10. Identify the resources available at the local, state, and national levels.

11. Identify laws affecting the consumer.

12. Explain the different effects consumer laws have on the consumer and on the merchants.

13. Explain the effects and benefits of the consumer voice at the local, state, and national levels.

14. Explain the effect of the consumer's vote on consumer welfare.

## Upper Elementary Level Activities

1. Give examples of the student's role as a consumer.

2. Give examples of the student's role as a producer.

3. Discuss the following questions:
   Is every producer a consumer?
   Is every consumer a producer?

4. Trace the route of products from the beginning through the developmental stages to the consumer; e.g., a loaf of bread.

5. Make crossword puzzles using the language of consumerism. Terminology should come from the students. Examples of words could include:

| | |
|---|---|
| consumer | product |
| consumerism | producer |
| sale | cost |
| purchase | savings |
| wholesale | retail |
| money | barter |
| income | expense |

6. Develop skits which illustrate the influence one may have in fulfilling the following roles:

| | |
|---|---|
| family member | borrower |
| saver | buyer |
| investor | voter |
| employer | worker |
| taxpayer | |

7. Collect and discuss articles on current issues affecting consumer rights.

8. Identify the rights of peers, teachers, and principal.

9. Invite the student council president to serve as speaker on student rights.

10. Invite the Director of Pupil Personnel Services to discuss student rights.

11. Develop a handbook concerning student rights and responsibilities around the school.

12. Purchase several brands of a product. Weigh or measure and compare results with information on the label (standard and metric measure). Make a chart listing the results of the analysis. If discrepancies are found, write letters to the company informing them of the findings. Appropriate products could include boxed cereal and mixed nuts.

13. Bring sample advertisements to class. Discuss which of the ads are informative, insulting, or deceptive; how ads are made and what makes a "good" ad; which ads students like and dislike. Have students write advertisements.

14. List the consumer responsibilities corresponding to each right of the consumer.

15. Write to manufacturers for facts to support "special ingredient" claims in advertisements; e.g., deodorants, toothpastes, detergents, mouthwashes. Upon receiving replies, invite a dentist, doctor or other professional to the classroom and discuss the replies.

16. Draw up a contract with the teacher for a certain grade in return for specific activity on a project. Discuss the need for written agreements, protection for both parties, and fair terms.

17. Write for a listing of products recalled; e.g. aerosol cans, food,

drugs, and automobiles. (Source: FDA Recall List)

18. Discuss the tactful manner of expressing a complaint in the home or at school.

19. Discuss avenues for complaints at the local, state, and federal level. Outline procedures for contacting the appropriate person; e.g., representative.

20. Discuss the purpose of an organization such as the Better Business Bureau and review the history of the organization.

21. Invite a person from the complaint department of a local store to discuss his or her job.

22. Compose letters of complaint for a fictitious or real product.

23. Organize a consumer club, emphasizing the need for service to others.

24. List sources of consumer assistance at the local, state, and federal levels.

25. Write a theme explaining "the most important consumer resource."

26. Invite resource persons to speak to the class on a particular consumer topic. Discuss the services of the agency they represent.

27. Identify community service agencies by type of service, personnel, and financial support.

28. Research the background of the mandate for consumer education in Illinois schools.

29. List words such as lease, eviction, rent, and tenant on the board. Discuss these words until the students understand them. Clip pictures from the newspapers and magazines which illustrate the words. Discuss possible problems related to each word. Relate problems that students' families have experienced.

30. Discuss the costs of shoplifting to the consumer; e.g., personnel costs and increased prices. Tape record an interview with a security agent from a local store.

31. Discuss the variants between written laws and enforced laws; e.g., speed laws, curfew laws.

32. Discuss activities and the role of the FBI, IBI, IRS.

33. Identify current consumer legislation. Discuss the pros and cons, effects on the consumer, business, and government.

## FACTORS IN MONEY MANAGEMENT DECISIONS

### CONTENT OUTLINE

1. The identification of resources:

| | |
|---|---|
| Income | Skills |
| Talents | Education |
| Inheritance | Time |

2. The identification of personal values.

3. Distinguishing between a need and a want.

4. The budget as a device in planning.

### PRIMARY LEVEL OBJECTIVES

The student will:

1. Identify the resources possessed by him/her, one's family, and one's friends.

2. Explain that one's resources are different from those of others because of their "personal" values.

3. List his/her needs and wants.

4. Explain why his/her list of needs and wants is different from those of other people.

5. Prepare a budget to manage his/her resources.

### PRIMARY LEVEL ACTIVITIES

1. Cut out pictures showing resources possessed by the students.

2. Cut out pictures showing resources of students' parents.

3. Compare pictures with those of other students and tell why their resources are different.

4. Cut out pictures showing things that are necessary to life.

5. Cut out or draw pictures of possessions that students would like to have.

6. Talk about how TV commercials create new wants for toys, etc.

7. List ways that money influences our choices.

8. Make a short budget for a weekly allowance and tell why it was decided to spend the money in the ways indicated.

## Intermediate Level Objectives

The student will:

1. Identify his/her resources.

2. Identify any resources that have changed from last year.

3. Recognize that his/her values are different from the values held by other students.

4. Recognize that his/her values, needs, and wants are closely related.

5. Explain why a budget is important.

## Intermediate Level Activities

1. List personal possessions that the children have. Place a check by the items that represent a real need.

2. List ways that resources are created and destroyed. Examples: certain jobs; income from investments; etc.

3. Describe the value that certain objects have to us as individuals; e.g., a book, a bicycle.

4. Make a bulletin board showing wants and needs.

5. Discuss how money influences our wants and needs.

6. Make a monthly personal budget for the money that each child has.

7. Make a daily budget for time.

## Upper Elementary Level Objectives

The student will:

1. Explain why different resources result in different values.

2. List different agencies that attempt to influence our values; e.g., advertising, church, school, TV, newspapers.

3. Explain why his/her values are the basis for needs and wants.

4. Name some different organizations and agencies that prepare budgets.

5. Name the resources that each person has for which a budget should be prepared.

6. Explain the importance of budgets to an individual and a family.

## Upper Elementary Level Activities

1. Choose one resource and name the different ways that it can be used to satisfy needs and wants.

2. Compare students' values toward education with the values that their parents seem to have. Why are some values alike and some different?

3. Make a comparison of the wants and needs of the students to see how individuals differ.

4. Write a theme about the difference in values and attitudes toward money when in the primary grades and now.

5. List the ways that people and industries tend to influence our values.

6. Discuss whether one person's wants and needs are more appropriate than those of another person.

7. Make several different budgets for the use of certain resources.

8. Talk to parents about their budgets and how they manage their resources.

9. Discuss the idea that everyone could make a budget and be correct and that there is no one way of managing resources that is more correct than another.

# MONEY AND BANKING

## CONTENT OUTLINE

1. The role of money in a functioning society:

   How is money earned?
   How can human resources replace money?
   How is money used as a medium of exchange and a standard of value?
   Money spending and the velocity of circulation.

2. Sources of money:

   Lending and investing activities of banks
   Credit and debt
   Bank reserves

3. Organization of the banking world:

   Banks
   Savings and Loan Associations
   Federal Reserve Systems
   Investment companies

4. Services of a bank:

   Basic functions:

      To accept and safeguard deposits
      To transfer funds
      To make loans for worthwhile purposes
      To offer other financial services

   Types of deposits:

      Demand
      Time (Savings)

   Checking Accounts:

      Opening an account
      Uses of an account
      How to order payment stopped
      How to make deposits
      How to endorse a check using blank and full endorsements

   Savings Accounts:

      Savings information:

         Short term and long term goals
         Your savings pattern or behavior
         Determining an amount to save regularly

   Choosing a savings institution:

      Full service bank
      State and national banks
      Savings and loan associations
      Savings banks
      Credit unions

   Advantages of savings accounts:

      Money is relatively safe, F.D.I.C., or F.S.L.I.C.
      Earn interest
      Money generally available when needed
      Convenient deposits and withdrawals
      Money easily transferred
      Variety of savings accounts
      Establishing a credit rating

   How to open a savings account

   Maintaining a savings account:

      Deposits
      Joint account
      Withdrawal procedure

   Savings account vs. investment

5. Time and Savings Accounts:

   Passbook savings
   Certificates of deposit

6. Types of loans and their uses:

   Installment:

      Personal
      Home appliance
      Automobile
      Modernization

   Mortgage
   Collateral
   Commercial

7. Safe deposit protection

8. Trust services

9. Other services:

   Traveler's checks
   Banking by mail
   Night depository

10. Bank regulations:

    F.D.I.C.
    Federal Reserve System
    Local, state, and national

11. How banking affects the economy:

    Banking services and the community
    Money on deposit available for business and individual loans

## Primary Level Objectives

The student will:

1. Give examples to illustrate that all family members are consumers.
2. Explain that there is more demand for a product than there is money to buy it.
3. State why basic needs take precedence over luxury items.
4. Explain why money is used as a medium of exchange and how money serves as a measure of value.
5. Explain that family members earn money when they produce goods and services outside the home and use this income to buy products of others.
6. Explain that the money that students have comes from the hard work of their parents and should not be wasted.
7. Explain how allowance money will bring greater satisfaction if used wisely.
8. Explain how intelligent use of money involves careful attention to saving, spending, and sharing.
9. Identify reasons why most families save part of their income.
10. List ways of saving money.
11. Describe how to start a savings account.
12. Explain why borrowers must pay interest.

## Primary Level Activities

1. Make a class booklet using the title pages: Things We Need, Things We Would Like to Have, and Things We Can Do Without.
2. Make pictures of toys on several pieces of tagboard. Ask the class to choose the one they want most and the one they could do without most easily. Give reasons for these choices.
3. Draw pictures illustrating goods and services.
4. Name an occupation and have the students tell if it involves production of a good or service.
5. Act out different jobs which the class tries to identify.
6. Have a class "bartering day" when students bring toys they wish to trade, to show how bartering is awkward and why money is important.
7. Bring hobbies and toys to show the class. Tell why and how they are chosen. Would they make the same choices again?
8. Prepare individual budgets showing what students would do with $1.50. Make cartoon booklets or write lists of the articles that would be bought.
9. Take a trip to a local bank.
10. Have a local banker visit the class.
11. Establish a school store (a toy company, etc.), using money actually borrowed from the local bank. Discuss interest and how much they must pay back.
12. Discuss why people save and where they put these savings.

## Intermediate Level Objectives

The student will be able to:

1. State the benefits of the free enterprise system.
2. Give examples of how his/her own and his/her family's savings are channeled through financial markets to business, home builders, etc.
3. Explain the importance of capital in industry.
4. Name the services of a bank.
5. Name various forms of money and how these forms can change.
6. Explain the importance of money to people and our economy.

## Intermediate Level Activities

1. Take a trip through a local bank.
2. Draw a diagram of "Where Does My Bank Deposit Go?"
3. Role play business personnel and consumers in a business transaction.
4. Develop a bulletin board on "How Is Our Money Used?"
5. List similarities and differences of financial institutions in the community.

6. Prepare a written (or oral) report on the history of money.

7. Make a display of primitive forms of money - shells, beads, etc.

8. Use poetry such as "The Coin" by Sara Teasdale to introduce the study of money and banks. Look for poems to illustrate the circular flow of money.

## Upper Elementary Level Objectives

The student will:

1. Explain how money functions in a free market.
2. List the different types of bank accounts.
3. Explain what a check is and how it works.
4. List the steps in opening a checking account.
5. Write a check correctly.
6. Balance a checking account with a bank statement.
7. Compound different rates of interest on a savings account.
8. Differentiate between savings and investments.
9. Construct and interpret economic graphs and charts.
10. State the functions of the Federal Deposit Insurance Corporation.
11. State the difference between interest and dividends.

## Upper Elementary Level Activities

1. Arrange a panel discussion on the advantages and disadvantages of credit buying.
2. Visit a bank. Examine check sorting and cancelling procedures, the bank vault, machines used, and have interviews with bank personnel.
3. Arrange a class visit by a banker. Hear anecdotes and illustrations about her or his work and how the bank fits into the community.
4. Use sample deposit and withdrawal slips for practice in filling out savings account forms.
5. Practice writing and endorsing checks.
6. Make mock passbooks or display passbooks on bulletin boards.
7. Examine cancelled checks.
8. Role play check writing and making out a loan application.
9. Reconcile a bank statement on the basis of information provided.
10. Describe reasons for and the purposes of saving.
11. Make lists of savings goals for teenagers, young adults, young married people, a growing family, and retired persons.
12. Compare interest rates of different types of saving institutions.
13. Set up a classroom file on articles about savings, insurance, investments, and financial planning.
14. Rank the following in order of risk and return: savings accounts, bonds, stocks, and real estate investments.
15. Do research on items that were once acceptable as money, the changes in form and content, and the functions of money.
16. Write an explanation of how money is used in a modern society.
17. Compare banks to other businesses.
18. What is a Federal Reserve Bank? The F.D.I.C.?
19. Discuss how local banks usually exchange checks and how out-of-town banks return checks.
20. Read and report on some famous investors and financiers in American history: Carnegie, duPont, J. P. Morgan, John Rockefeller.

# USING CONSUMER CREDIT

## CONTENT OUTLINE

1. Use of credit:

   Definition
   Appropriate use
   Amount to borrow
   Selection of the type of credit
   Shopping for credit

2. Advantages of buying on credit:

   Enjoy article while paying for it
   Buy things when you need them
   Help establish a credit rating
   May receive better service
   Take advantage of sales

3. Disadvantages of buying on credit:

   Purchases may cost more
   Limited to where you can shop
   May make unnecessary purchases
   Dept may exceed ability to pay

4. Types of credit:

   Charge accounts
   Revolving charge accounts
   Installment sales credit
   Borrowing from institutions

5. Credit credentials:

   Credit rating:

     Character
     Capital
     Capacity

   Credit bureaus

6. Sources of loans:

   Sales credit:

     Retail store
     Third party lenders
     Sales finance companies

   Cash credit:

     Commercial banks
     Savings and loan associations
     Consumer finance companies
     Credit unions
     Life insurance companies
     Pawnbrokers

   Unlicensed lenders:

     Loan sharks
     Others

7. Consumer credit agreements:

   Important parts of a contract
   Understand all contract provisions
     before signing
   Truth-in-lending laws
   Provisions for default

8. Costs of credit:

   Risk to the lender
   Profit to the lender
   Type of loan
   Service charges
   Investigation fees
   Closing costs

9. Methods of figuring costs

## PRIMARY LEVEL OBJECTIVES

The student will:

1. Discuss and state the meaning of credit.
2. Explain that goods charged on credit must be paid for at a future date with money.
3. Give examples of ways of borrowing money.

## PRIMARY LEVEL ACTIVITIES

1. Display pictures of credit cards.
2. Display pictures of things purchased on credit; e.g., houses, cars.
3. Use parents' credit purchases to discuss the necessity of making payments in money when things are bought on credit.
4. Make credit cards for use in a play store.

## INTERMEDIATE LEVEL OBJECTIVES

The student will:

1. Define credit.
2. Explain that goods purchased on credit must be paid for at a future date with money.
3. Give examples of when credit costs more then paying cash.

4. List and explain the three C's of credit: Character, Capacity, and Capital.
5. Explain the consequences of misusing credit.
6. State the importance of receiving and keeping a copy of the contract signed.
7. Give examples of the types of consumer credit.
8. Define some basic credit terms.
9. Name the different lending institutions where money is available to borrow.
10. List the advantages of buying on credit.
11. List the disadvantages of buying on credit.

## Intermediate Level Activities

1. See film strips on credit.
2. Make a list of things that can be purchased on credit.
3. Collect pictures of items that can be purchased on credit; e.g., houses, cars, boats.
4. Collect newspaper ads referring to credit; e.g., "No money down, no payments til next year."
5. Write ads about buying on credit.
6. Work simple problems. "No money down, only $11 a month for three months and this can be yours . . ." Original cash price was $30.
7. Use play money to set up credit union in class.
8. Use ads from the newspaper to show how much items cost--set up payments to pay back loan.
9. Have a guest speaker from the credit bureau or credit department of the bank talk about the three C's.
10. Role play the parts of a credit manager and consumer trying to get a loan.
11. Study a credit contract and determine what the merchant can do if payments are not made.
12. Present illustrations of the role of creditor.
13. Present illustrations of the role of debtor.
14. Study annual percentage rates of interest.
15. Give examples of goods purchased on credit.
16. Give examples of services purchased on credit.
17. Find the meaning of credit terms: Interest, annual percentage rate, collateral, closing costs, credit rating, creditor, service charges.
18. Use the Yellow Pages to find lending institutions within the city.
19. Check a list of lending institutions with the local Better Business Bureau.
20. Make a list of merchandise being used at home while it is being paid for.
21. Discuss the fact that credit costs more money than paying cash.
22. Make a list of students' wants and estimate the costs and let them charge it all on a credit card to see how much it totals for a month.

## Upper Elementary Level Objectives

The student will:

1. Identify guidelines for the selection and use of credit.
2. Explain different types of credit.
3. Explain how credit costs are sometimes passed on to the consumer through higher prices.
4. Define interest as the cost of using credit.
5. State possible consequences of non-payment of credit.
6. List and explain the important parts of the credit sales contract.
7. List and explain the three C's of credit: Character, Capacity, and Capital.
8. State the importance of a good credit rating.
9. Explain the relationship of the truth-in-lending bill to the retail sales contract.

10. List the advantages of buying on credit.

11. List the disadvantages of buying on credit.

## Upper Elementary Level Activities

1. Cite examples of credit use to explain why people buy things on credit.

2. Discuss the need to use credit.

3. Have a guest speaker talk about the types of credit available to the consumer.

4. Take a field trip to a large retail store and ask the credit manager to explain the different types of charge accounts.

5. Compare prices in a retail store which handles its own credit with one that will charge on bank credit cards only.

6. Role play "Why should I as a business-person extend credit to you?"

7. Discuss what happens when merchandise is repossessed.

8. Check newspaper ads for "repo" auctions.

9. Obtain credit contracts that have been signed and find the disclosure statement, blank spaces, and other parts that are important.

10. Have a guest speaker from a collection agency explain what may happen if a contract is in default or interview a person from the collection agency.

11. Have students role play a credit manager and a customer, bringing out the 3 C's of credit during discussion.

12. Have a speaker from the credit bureau talk on the 3 C's of credit.

13. Discuss the statement: "Of course, I have a good credit rating. I have always paid cash for everything." Does this person have a good credit rating? How can this person go about establishing a good credit rating?

14. Collect information about several lending institutions in the community that extend credit.

15. Obtain sample contract forms which are in actual use. Have a credit manager of a store as a resource person to help explain the terms of the contract.

16. Discuss the statement that it is important to read the contract before signing it and to understand the contents of the contract.

17. List items that the family is using while paying for them; e.g., house, TV, automobile.

18. Discuss the convenience of using a credit card.

19. Give examples of the times that it costs more to buy on credit than to pay cash.

20. When given a weekly income and a charge account at a major department store, make a list of purchases, estimate costs of items, and determine if purchases are within the weekly income.

# COMPARISON SHOPPING

## Content Outline

1. Forces affecting buying decisions:

   Resources:

   - Time
   - Money
   - Skills

   Market conditions

   Other influences:

   - Parents
   - Peers
   - Values and goals

2. Sources of information available to consumers:

   Government agencies:

   - Federal--FDA, FTC, FCC
   - Local--BBB, Chamber of Commerce

   Buying guides

   Acquaintances

3. Advertising:

   Functions:

   - To inform
   - To persuade

   Appeals:

   - Status
   - Health

Beauty
Fear
Recreation
Sex
Other

Forms of advertising:

Radio and TV
Printed advertising
Outdoor
Premium
"Goodwill"

4. Point of purchase aids:

Brand names--trademarks
Quality seals and standards
Labels--hang tags
Unit pricing

5. Buying incentives:

Sales--seasonal, introductory
Coupons
Stamps
"Giveaways"

6. Types of stores and services:

Retail:

Charge accounts
Delivery

Discount
Wholesale
Catalog
Cooperatives
Factory outlets
Auctions

7. Second-hand sales:

Garage
Pawn
Salvation Army

## PRIMARY LEVEL OBJECTIVES

The student will:

1. State some alternative ways for spending one's money.
2. Identify prices marked on items.
3. Distinguish coins and paper money.
4. Identify different "brands" of an item.
5. Name the places that one can get information about products before buying.
6. Explain and practice conservation.
7. Identify advertising appeals.
8. Name different types of stores and explain the differences.

## PRIMARY LEVEL ACTIVITIES

1. Make a mural showing "How People Spend Their Money."
2. Each student draws, tells, or writes about "My Family Won the Lottery."
3. Attach a dollar bill, a quarter, and a dime (real or make-believe) to a display board and brainstorm what each could buy. Combinations of money may be used also.
4. Visit a store and list the cheapest and the most expensive brands of peanut butter, orange juice, cereal, etc. In the classroom compare taste of these brands.
5. Clip pictures from newspapers, old magazines, and catalogs of things students would like to have. Guess the prices, then state sources of information and explain where to go for more information.
6. Set up a variety store where items can be bought and sold. Mark each item for price. Use such items as pencils, papers, folders.
7. Make a collage of hang tags, labels, warranties, etc., on a container to hold questions brought from home or asked in class regarding buying, shopping, protection, etc.
8. List ways to make things last. Items used: paper, crayons, etc. How does taking care of things affect replacement cost? Can the item be recycled? Award a prize for the best suggestion.
9. Chart the reasons why a student would or would not buy a product advertised on TV. Use the ads on Saturday morning television programs as examples.
10. Order premiums from box top offers, catalogs, or other advertisements. Make a list or draw a picture of what the class expects before ordering. Compare the picture with the actual product.
11. Make a map and show stores where students shop. What do they sell? What kind of stores are they?

## Intermediate Level Objectives

The student will:

1. Name the reasons that people shop at specific stores.
2. Name the reasons that he/she buys a certain brand.
3. Compare weight and price of items to determine which is less expensive.
4. Evaluate the cost, quality, and quantity of one item in relation to others.
5. Explain the meaning of a "sale."
6. Explain the obligation of the seller, and the responsibility of the buyer in using the information gained through advertising.
7. Explain the value of thinking and planning before buying.

## Intermediate Level Activities

1. Cover the name of a product and let the student identify the product by the trademark or slogan.
2. Chart and compare price, flavor, and nutrition of a food product, using label information, taste test, and unit pricing, and let students decide which is the best buy for them.
3. Examine various kinds of packaging. Decide which aspects of the package are unnecessary, reusable, and dangerous.
4. Discuss examples of products to "make or buy": food made from scratch vs. prepared food; buying records vs. taping borrowed ones; handmade vs. a purchased gift.
5. Display substitutes for money: coupons, stamps, rain checks, etc.
6. Role play or do a monol[illegible]e on the biggest buying "goof" students know about. Brainstorm the class for solutions to such a problem.
7. Visit several stores and make a "report card" for each store by listing the services, types of salespersons, prices, condition of store, location, etc.
8. View several TV commercials and "test" the products in the classroom. Ask the questions: Can you really see yourself in the plate? Does the dog always go to the dog food advertised? Is there any soap film on the glasses?
9. Divide the class into groups and discuss such topics as "What alternatives (choices) in the marketplace mean to me." Suggest that the groups consider such factors as confusion, feelings about a product, feelings about a store, advertising, etc.
10. Brainstorm to get examples of such statements as, "We are what we spend."
11. Bring examples of unit pricing to class for discussion and evaluation. Bring some examples of regular pricing also and use a calculator to figure the unit price.
12. Act out a favorable commercial. Identify the appeals and list the information given.
13. Show slides of different types of "sales." Discuss different types of sales: "blue light special," preseason sale, introductory sale, end-of-month sale, going-out-of-business sale, seasonal sales. Make a chart of the usual seasonal sales by item and month.
14. On the chalkboard or a transparency list several slogans used to advertise a "sale" item: "Below list price," "Store X's low discount price," "reduced for quick sale," "manufacturer's closeout." Discuss whether these are always a value.
15. Arrange with a local merchant to "borrow" for educational purposes several grades of a certain product; e.g., terry toweling, children's dress and play shoes, dog food, canned fruit. Ask students individually to give examples of when the different qualities might be used. Discuss as a class and chart the conclusions.

## Upper Elementary Level Objectives

The student will:

1. Explain that price does not necessarily determine quality.
2. Use labels, unit pricing, and a shopping list as tools in making buying decisions.
3. State the buyer's and the seller's responsibilities as listed in warranties and guarantees and explain the need to register warranties.
4. Identify misleading advertising.
5. Buy, after comparison, according to priorities.

## Upper Elementary Level Activities

1. Research some toothpaste products. Read advertisements, labels, and other consumer information. Present findings to class together with a demonstration of the products.

2. Bring in a "fad" item. Try to evaluate its "cost," real and psychological.

2. Tape a survey of 15 to 20 people and the brands of soap, soda, shampoo, etc., they prefer. Discuss brand loyalty.

4. Each student is given an imaginary sum of shopping money, a list of items to "purchase," including net weights or sizes. Students should comparison shop and report to the class the "best buy."

5. Show some slides of local stores. Use window displays, "impulse buying" displays, color masses, and other forms of merchandising. Discuss how they affect the buyer.

6. Divide into groups and develop guidelines for buying a bicycle or mini-bike. Have a merchant describe a brand name product after the students have set guidelines.

7. Stretch a long piece of butcher paper over a wall. Make a visual story of comparison shopping. Starting with the idea of buying a product, show the story before the shopping trip, during the trip, and the follow-up. Use actual labels, seals, warranties, advertisements, lists, yellow pages of the phone book, trademarks, photographs of the products and stores, newspaper articles, cartoons, magazine pictures, letters to manufacturers.

8. Have a "White Elephant" sale. Use a student auctioneer. Have students offer their bargains. Discuss reasons for some of the purchases.

9. Give students a $25 gift certificate to a catalog store (made-up). Students choose what they want and complete the order form. The $25 must cover shipping charges and tax.

10. Make a backward crossword puzzle. Use terms appropriate to comparison shopping. If two or more groups write their own clues, it could be used as a testing device.

11. Collect ads that are or could be misleading; e.g., bait and switch, free gifts, limited supply. Discuss fraud and deception. Use FTC News Summary to cite actual cases.

12. Design an ad for an imaginary product. Use either a make-believe one-minute radio or TV commercial or a 9 x 12 poster. Direct the ad to a specific age group, a certain appeal, and give information that would be used. The rest of the class must analyze and discuss.

13. As a class, make a shopping list for a party or for items needed for a new pet. Include the cost of items.

14. Visit different stores. Present a panel discussion on the advantages and disadvantages of each type of store.

15. Do comparison shopping for an item to buy. Using a worksheet or chart, compare at least three brands of the same item, if possible at more than one store. Read the point-of-purchase information and use at least one other resource--buying guide, previous owner, expert, etc. Write a paragraph defending the choice of article.

16. Visit an auction and record the prices of certain items. Why are the prices higher or lower than new items?

# MEASUREMENT AWARENESS

## Content Outline

1. Purpose of measurement:

   Importance of measurement system
   Use of various measurement standards
   Need for a universal measurement system.

2. Type:

   Nonstandard System
   English System
   Metric System

3. Benefits:

   Standards for communication.

## PRIMARY LEVEL OBJECTIVES

The student will:

1. Explain why Americans use two different systems of measurement.
2. Explain the desirability of using a standard or well defined unit of measure.
3. State the standard term for a unit of measure in a measurement system for: length, volume/capacity, weight/mass and temperature.
4. Use, name and identify the proper measurement tool for dealing with length, volume/capacity, weight/mass, and temperature.

## PRIMARY LEVEL ACTIVITIES

*Do not stress conversions. Encourage students to think independently in both systems of measure.

1. Measure objects in the room with different lengths of string, paper clips, hands, pencils, pens, etc. Discuss the results.
2. Use tools of measurement to find length, volume/capacity, weight/mass, and temperature.
3. Identify tools as to length (ruler), volume/capacity (container), weight/mass (scale), and temperature (thermometer).
4. Make guesses about the length or weight of various objects.
5. Identify and use terms found in the measurement system.
6. List items that are measured by length, volume/capacity, weight/mass, and temperature.

## INTERMEDIATE LEVEL OBJECTIVES

The student will:

1. Explain the need for changeover from English to the metric system.
2. Be able to interpret or read properly various measurement tools.
3. Apply measurement terms to everyday situations.
4. Begin to distinguish between the two systems of measure.
5. Identify and use terms found in the measurement system.
6. Use tools of measurement in both English and metric system.

## INTERMEDIATE LEVEL ACTIVITIES

*Do not stress conversions. Encourage students to think independently in both systems of measure.

1. Trace the origin of the English system of measure.
2. Trace the origin of the metric system of measure.
3. Explain how the metric system differs from the English system.
4. Discuss how changing from the English system of measure to the metric system of measure will or has changed our lives.
5. Compare the tools used in each measurement system.
6. List the new tools of measurement necessary if one has the English measurement tools and he/she wants to go metric.
7. Do a cost projection on the expense of buying metric tools for a trade or for the home.
8. List the advantages and/or disadvantages of the (1) English system of measure, (2) metric system.

## UPPER ELEMENTARY LEVEL OBJECTIVES

The student will:

1. Apply the metric system to everyday situations.
2. Identify and use terms found in the metric system.
3. Use the tools of measurement in the metric system.

## UPPER ELEMENTARY LEVEL ACTIVITIES

*Do not stress conversions. Encourage students to think independently in both systems of measure.

1. Encourage the use of metric measurement tools. If this is done, there will be no need to convert.

2. Have students debate the advantages and disadvantages of the:

   1) Metric system
   2) English system of measurement

3. Discuss the impact that metrication will have on consumers.

4. Investigate how metrication might change our lives:

   A) Cooking recipes and cooking utensils
   B) Calories - nutritional labeling
   C) Shopping
   D) Appliances
   E) Sewing
   F) Fabrics and patterns
   G) Furniture

5. Discuss or approximate the cost to consumers for metric.

   A) Retooling
   B) Repackaging
   C) Weighing equipment
   D) Educating the consumer

6. Discuss: If and how the consumers will be affected when the manufacturers change over to metric equipment.

7. Distribute, discuss, and explain a table that compares oven thermostats marked in Celsius (C°) with those marked in Fahrenheit (F°). There is no need to have these memorized if chart is placed in a convenient place in the home.

8. Distribute, discuss and explain a metric equivalency chart. There is no need to have these facts memorized. Its only purpose is to act as a measurement converter.

9. Change common phrases to metric; e.g., "I wouldn't touch it with a ten-foot pole." "I Love You a Bushel and a Peck."

10. Have students state their weight and height in metric.

11. Keep a daily temperature (high - low) chart in metric.

12. Cite or show examples of products which are measured in metric terms; e.g., machine parts and packaged or canned goods.

13. Design a magazine ad using metric measures for an automobile manufacturer claiming outstanding gasoline mileage for their product; e.g., kilometers per liter in place of miles per gallon.

14. Prepare a shopping list using metric measures only.

15. Make a list of packaged foods whose labels give both the metric and English measure.

## FOOD

### CONTENT OUTLINE

1. Factors influencing food planning:

   Nutrition:

   - Basic four food groups
   - Recommended daily allowance

   Available resources:

   - Money
   - Time
   - Skill in food preparation

   Family life style:

   - Number, age, and sex of family members
   - Cultural and social heritage
   - Equipment and storage available
   - Meals eaten at home and in restaurants

2. Shopping wisely:

   - Percent of income spent on food
   - Importance of preplanning menus
   - Evaluate advantages and disadvantages of different stores:
     - Supermarket
     - Home-owned stores
     - Convenience stores
     - Food cooperatives
     - Others

3. Food choices to make:

   Price:

   - Convenience foods
   - Synthetic foods
   - Packaging of foods
   - Quality grading
   - Quantity
   - Season

Sale items
Buying on credit
Cost of eating in a restaurant

Brands:

Loyalty of brands
Labeling (informational, nutritional)
Taste

Advertising:

Newspaper
TV
Flyers
Others

Weights and measures:

Unit pricing
Metric system
Quantity pricing

Point-of-purchase incentives:

Coupons
Trading stamps
Premium offers
Rest rooms
Lunch counters
Parking
Music
Carryout help

4. Food protection:

Government protection agencies
Care and storage
Legislation
Cleanliness
Label information
Store security:

How stealing and pilfering affect prices

## Primary Level Objectives

The student will:

1. Identify the basic four food groups.
2. Explain what food does for his/her body.
3. Name some factors which influence food costs.
4. Describe mannerly behavior when shopping.
5. State reasons that eating breakfast is important.
6. Compare the food value and the cost of snack foods (candies, sugars, pop, potato chips, sugar coated cereals) with fruits and vegetables.
7. Explain the value of milk as a daily food requirement.
8. Explain the value of spending lunch money on nutritious meals rather than on candy and pop.
9. Recognize that shortages exist in other countries and be willing to conserve food.

## Primary Level Activities

1. Have a "tasting party."
2. List and discuss the basic four food groups.
3. Role play cooking and serving food in playhouse area.
4. Visit a supermarket and do shopping from a mock shopping list.
5. Bring magazine pictures of foods not usually found in certain seasons or areas.
6. Discuss behavior while shopping and the cost of breaking things.
7. Set up a "supermarket" in the classroom.
8. Role play store manager, clerk, carryout and checkout personnel, and customers.
9. Role play eating out in a restaurant.
10. Get copies of menus and compare prices of various meals.
11. Visit a restaurant and see how food is prepared.
12. Discuss different ways that people waste food and how to avoid such waste.
13. Bring cereal boxes and compare nutritional value and costs of various types of cereal.
14. Discuss what constitutes a good breakfast and if each child should eat something for breakfast each morning.
15. Role play buying food and making change.
16. Role play a situation of a child buying eggs and when they are examined at home they are spoiled or broken. Suggest further action to be taken.
17. Make a food product using a very simple

recipe. Use a nutritious food; e.g., deviled eggs, pudding.

18. Discuss how various foods are measured by pounds, ounces, liquid measurements, and other ways. Use the metric system for some of the measurements and quantities.

19. Discuss how foods get from the garden to the dinner table.

20. Visit a truck gardener.

21. Visit a dairy farm.

22. Discuss how milk gets from the dairy farm to the dinner table.

## Intermediate Level Objectives

The student will:

1. Make a simple food budget and plan the foods for that budget.

2. Compare brands and prices of various foods in the stores.

3. Explain why buying on credit may increase costs.

4. Explain why stealing and pilfering raise the prices of foods and other items in stores.

5. Read labels on packages, cans, and various foods and identify the factual information contained on the labels.

6. Recognize when grocery items are marked with the metric measurements and be able to read the metric measures.

7. Explain why most prepackaged items are more costly than those which are not.

8. Explain reasons why foods are available in different qualities.

9. Explain the reasons for cleanliness in the handling of food.

10. Give examples of how leftovers can be stored and used again.

11. Explain why trading stamps and other such inducements are not free.

12. Compare prices of food and household products on the basis of net weight and fluid contents.

## Intermediate Level Activities

1. Plan and cook simple meals.

2. Discuss and illustrate the difference in cost between fresh and frozen foods, in-season and out-of-season produce, convenience foods, etc.

3. Find out which foods are essential for good health.

4. Discuss how to shop for foods in order to save money.

5. Discuss bargains or gimmicks.

6. Make a list of unfamiliar foods other classmates like and have a tasting session.

7. Use a menu to select a balanced meal. Pretend students are eating out without parental help.

8. Use menus to determine prices of meals, figuring tax, etc.

9. Shop for a simple meal. Prepare and serve lunch or breakfast. Emphasize foods a certain age child could prepare safely.

10. Discuss care and storing of food.

11. Bring in ads for special sales on foods.

12. Discuss buying foods in season and freezing, canning, or storing them. Talk about time, energy, and equipment needed for doing this.

13. Compare different sizes of packages of one food. Discuss when is it practical to buy in quantities.

14. Distinguish between quantity and quality.

15. Learn the basic facts about nutrition and be able to substitute less expensive foods that are as nutritious as the more expensive kinds.

16. Discuss the use of leftovers and how to avoid wasting food.

17. Discuss various types of food processing and their cost.

18. Use grocery ads from newspapers to make a grocery shopping list.

19. Compare prices of eating at a restaurant with buying groceries and fixing a meal at home.

20. Have the children discuss the food cycle: the farmer, processor, the store, and the consumer.

21. Discuss nutrition vs. the high cost

of snack foods.

22. Discuss the nutrition contained in school lunches as compared to their costs.

23. Compare the cost and nutritional value of bringing a sack lunch to school.

24. Discuss home gardening as a means of saving money, raising food, and having a good hobby.

25. Discuss food prices, how they are determined, and why prices change.

26. Study how a knowledge of agriculture can help to increase and improve the production of food.

27. Discuss ways of overcoming food shortages.

## Upper Elementary Level Objectives

The student will:

1. Identify his/her nutritional needs.
2. Name factors affecting choices in food purchases and their costs.
3. Evaluate the services and merchandising practices of the retail food outlet.
4. Explain the use of food packaging, processing, grades, and labels as buying guides.
5. Name sources of consumer information and protection.
6. Use available resources and management skills in spending the food dollar to achieve maximum satisfaction.
7. Compute cost per ounce for various food products.

## Upper Elementary Level Activities

1. Survey the typical diets of the class by having each student keep a record of all the food consumed for a period of time. From this information compile a typical class diet. Discuss the influences of their eating habits. Do they have good nutritional habits? Discuss how the body might be affected if these diets are or are not continued over a period of years.
2. Ask a doctor or nurse to talk about the effect of the diet on the human body and evaluate the statement, "You are what you eat."
3. Plan a menu for a week to determine: The cost if each meal were eaten in a restaurant; the cost if all meals were prepared at home using convenience foods; and the cost if each meal was prepared at home with no convenience foods.
4. Collect advertisements from various retail food outlets to determine: the amount of factual information given, the motivational influences used, and the validity of the "sale" items.
5. Diagram the floor plan of several food outlets to determine how the consumer is influenced in making food purchases.
6. Debate: "Is shopping by brand loyalty a good shopping habit?"
7. Using one food item, prepare a display of all the ways this food might be packaged and sold, (fresh, frozen, canned, dried). Relate preparation and processing methods to the ultimate use and cost of the food item.
8. Make a collage of labels and conduct a comparison study of the information contained on them.
9. Make a collection of food containers to show how the Fair Packaging and Labeling Act is being used.
10. Make a collection of different sizes of containers of one food item. Compare prices.
11. Develop a consumer information center containing information collected from various agencies and organizations.
12. Discuss the pros and cons of unit pricing.
13. Go on a field trip and find out the services a store provides. Compare services for more than one store. Also compare prices of selected items in these stores.

# CLOTHING

## Content Outline

1. Plan for clothing:

   Use
   Seasons
   Occupation

2. Selection of clothing:

   Use
   Need vs. want
   Fad
   Quality
   Cost
   Comfort
   Fit
   Style
   Care

3. Buying vs. making clothing

4. Factors in buying clothing:

   Where to buy
   Identify quality
   Shopping manners
   Shopping resistance:

   effect on style
   effect on price

   Unsatisfactory purchase:

   return of purchase
   registering complaints

5. Care of clothing:

   Labels
   Cleaning
   Mending
   Storage

## Primary Level Objectives

The student will:

1. Identify articles of clothing by name and state purpose of each.
2. Identify clothes which are appropriate for the season.
3. Care for his/her own clothing.
4. Fasten clothes properly.
5. Measure for clothing sizes with customary and metric measure.
6. Identify properly fitting clothes, boots and shoes.
7. List places to purchase clothing.
8. Determine how the clothes we wear affect our health.
9. Describe how the clothes we wear tell things about us.

## Primary Level Activities

1. Visit a clothing store and see all kinds of garments.
2. Look at catalogs and magazines to discover pictures of clothing.
3. Decide by feeling which garments might be warm or cool to wear.
4. Cut our pictures of garments and place them on a bulletin board. Divide the board into four seasons and place picture in the appropriate season.
5. Draw pictures of people wearing clothes appropriate or inappropriate for the weather outdoors.
6. Look at pictures of people at work and discuss the clothes they wear.
7. Measure heads, hands, feet, waists, chests, legs, etc. Use both standard and metric measures.
8. Try on some display garments and shoes and see how they fit.
9. Make a list of local stores which sell clothes.
10. Discuss places to buy clothes.
11. Visit the school lost and found and look at the clothing items left there. Discuss ways to keep from losing your clothes and what should be done with clothes which are found.
12. Draw a world and place pictures of people wearing the kinds of clothing which are worn around the world. Discuss why different countries wear different kinds of clothes.
13. Dress dolls or paper dolls in suitable clothing for the season.
14. Have a race to see who can get on coats, mittens, boots, shoes, etc., the fastest and then take them off. Discuss how the fasteners, the fit of the garment, the size, etc., influence the ease of putting them on.
15. Using paper dolls or pictures from

magazines, choose articles of clothing that will mix and match so that one has a variety of outfits.

16. Discuss what types of clothes one would wear for various activities -- for play and different kinds of jobs.

17. Talk about the value of "hand-me-downs." Discuss rummage sales and have a rummage sale in the class.

18. Discuss how the clothes we wear influence our health, e.g., wearing boots when it rains or coats when it is cold.

## Intermediate Level Objectives

The student will:

1. Identify immediate and long-term clothing needs.
2. Identify some fibers and methods of construction of those fibers into clothes.
3. Identify quality in the construction of clothing.
4. Identify ways of mending clothes.
5. Read and evaluate clothing advertisements.
6. Describe the effect that different seasons have on choice of clothing.
7. Describe how the clothes one wears reflect personal qualities.
8. Describe how clothing affects one's health.
9. Compare price and quality of clothing.
10. Read a clothing label and understand it.

## Intermediate Level Activities

1. Identify a bad purchase of clothing, giving reasons why it was a poor choice.
2. Demonstrate procedures for returning an unsatisfactory purchase.
3. Invite a person who wears white to work to visit the class and tell why white is worn on the job.
4. Discuss why it is fun to wear a uniform and why it is not.
5. Survey the class to see what colors and textures of clothing are worn on cloudy, overcast days and bright days. Discuss methods of selecting clothing.
6. Use Barbie dolls and set up a display of clothing worn for various occupations. Discuss the clothing worn by each occupation. What determines the clothing to be worn for each occupation (job requirements, traditions, safety)?
7. Discuss how peer influence, tradition, social pressures, work requirements, and self-concepts affect our clothing choices.
8. Discuss safety features which may be found on clothes.
9. Practice knitting and weaving with rug yarn. Make comparisons of the durability of the fabric as well as the amount of time which it takes to do the project. Determine how knitted and woven garments differ.
10. Visit a garment factory and discuss cost of producing clothing.
11. Make out an order blank for ordering clothing from a catalog.
12. Pretend that while at school, a student's house burns down. The only clothes remaining are the ones the student is wearing. Use a catalog and determine the kinds and amounts of clothing needed. Figure the cost.
13. Collect clothing labels and discuss the directions for care of clothing.
14. Use the yellow pages and select those businesses which help one care for clothing.
15. Collect clothing advertisements and analyze according to their appeals.
16. Visit a laundromat and a dry cleaner and discuss the importance and cost of caring for clothing.

## Upper Elementary Level Objectives

The student will:

1. Compare the cost of making one's own clothes or buying clothes already made.
2. Evaluate the amount of money needed for making one's clothes and clothes for one's family.

3. List the materials and tools needed for making clothes.
4. Identify criteria for selecting clothing.
5. Identify methods of spot and stain removal.
6. Determine clothing size and size range.
7. Evaluate the clothing advertisements.
8. Develop criteria for selecting one's individual clothing.
9. Identify ways clothes communicate.
10. List types of places to purchase clothes.
11. List shopping manners when buying clothes.

## Upper Elementary Level Activities

1. Invite a clothing store manager to discuss how the clothes are chosen for a particular store. Also discuss shopping courtesy and shoplifting.
2. Make a simple garment using a sewing machine.
3. Discuss and determine the amount of money needed for one's clothes and the clothes for one's family.
4. Prepare a clothing inventory and figure the cost.
5. Discuss the cost of fads; e.g., blue jeans.
6. Prepare a clothing budget for an eighth grade student.
7. Measure to determine one's clothing sizes.
8. Look at the inside of some new or used garments and decide which seams look secure and determine the quality of the construction.
9. Role play returning an unsatisfactory purchase.
10. Collect labels and read the directions for care.
11. Practice removing spots and stains using common household supplies and commercial preparations.
12. Make a collage of clothing advertisements.
13. Bring clothes from home and sort for laundry.
14. Discuss how each of the following affects our clothing choices: peer influences, traditions, social pressures, work requirements, self-concept.
15. Debate: Does the employer or the school have the right to tell employees what clothing to wear? Should one have complete freedom to select all of one's own clothing?
16. Figure the cost of making a garment as compared with buying.

# HOUSING

## Content Outline

1. Choosing a place to live:
   - Types of housing available
   - Children's influence in the selection of family housing
   - Factors affecting the selection of family housing
2. Upkeep and care of housing:
   - Responsibilities of children in maintaining a home
   - Effects of vandalism, noise, defacing, or dirtying property
   - Responsibilities of landlords and tenants
   - Importance of making proper repairs
   - Locating maintenance personnel
   - Getting your money's worth in housing
3. Budgeting:
   - Family considerations when choosing a home
   - Percentage of family income used for housing
4. Protection:
   - Housing laws
   - Governmental agencies for the protection of tenants and homeowners
   - Insurance for tenants and homeowners
   - Making an insurance claim

5. Furnishing and decorating a home:

   Furniture needed in a home
   Qualities to look for when buying furniture
   Where furniture can be bought

6. Improving family housing:

   How the behavior of children affects housing costs
   Maintaining or improving family living conditions

## PRIMARY LEVEL OBJECTIVES

The student will:

1. Describe the alternatives available regarding housing choices.
2. Describe how individual needs influence preferences in housing.
3. Name the various costs of housing, such as rent or house payments (principal and interest), taxes, maintenance and repair, furniture, etc.
4. State the responsibilities of children in maintaining a home.
5. Identify people who help us maintain our home (home maintenance personnel, police officer, utility company representatives, telephone company representatives, etc.).
6. Distinguish between a tenant and a homeowner.
7. Name the different pieces of furniture needed in the home and state the use of each piece.
8. Describe ways in which a home can be made more attractive.

## PRIMARY LEVEL ACTIVITIES

1. Display the different types of houses in the community.
2. Take a walk and see how many different types of houses are in the neighborhood.
3. Discuss the materials from which houses are made.
4. Discuss why houses are made the way they are.
5. Discuss how the following factors affect housing preferences: family life style, age and number of family members, mobility, employment, psychological and physical considerations, and community facilities and services such as schools, shopping centers, fire and police protection, and public transportation.
6. Role play family groups and stress division of necessary tasks among family members in order to maintain a home properly.
7. Collect pictures of situations illustrating family needs and wants in housing (small families in mobile homes or an apartment; larger families in larger houses).
8. Furnish a doll house. Discuss furniture and services needed.
9. Discuss the responsibilities each student has in his/her home, as well as the responsibilities of other family members.
10. Collect pictures of families doing maintenance tasks at home and make a bulletin board display of these pictures.
11. Discuss the effects of vandalism, noise, and defacing or destroying property. Ask a police officer to discuss these topics.
12. Make items in class which may make the home more attractive, such as pictures for the walls, storage facilities, etc.
13. Invite service people to come to class and explain their role in home maintenance.
14. Play a game like "The Price is Right" with furniture and home furnishings.

## INTERMEDIATE LEVEL OBJECTIVES

The student will:

1. Describe the importance of a home to a family.
2. Name the various costs of housing:

   Costs of <u>owning</u> a home:

   Initial costs
   Down payment
   Closing costs
   Monthly payment
   Interest expense
   Taxes
   Insurance
   Operating costs, maintenance, and repair

Costs of <u>renting</u> a home:

- Initial deposit
- Monthly outlay
- Operating costs
- Insurance

Other factors in housing costs:

- Heating and air conditioning
- Construction methods and materials
- Transportation
- Urban, suburban, rural locations
- Public services and facilities available
- Relocation or moving costs
- Cost of furnishing a home

3. Identify agencies in the community that provide services for our homes:

   - Telephone company
   - Utility company
   - Home repair persons
   - Furniture store
   - Insurance agent
   - Tax assessor
   - Lending agencies
   - Realtors

4. Identify persons in the community who can help find housing for people:

   - Real estate agencies
   - Newspapers
   - Contractors
   - Other agencies

## Intermediate Level Activities

1. Discuss how the home reflects the needs of the family. What are your family needs? How do they differ from other families' needs?

2. Make a list of the ways that each member of the family can have a part in planning and caring for the home. List each person's duties at home.

3. Make a list of ways that students can help to maintain or improve the family's living conditions.

4. Construct scale drawings for the purpose of figuring floor space in a home. Calculate the number of square yards (square meters) for carpet and other types of floor coverings.

5. Find the cost of furnishing a home and the cost of operating the home.

6. Make a study of the various architectural styles of homes and of the costs of different types of construction, such as frame and brick. Name the type of construction for each student's home.

7. List the types of expenses in maintaining a home (utilities, upkeep, etc.).

8. Poll the class as to the number of families who live in apartments, condominiums, and single family dwellings. Discuss the advantages and disadvantages of living in each type of housing.

9. Make a scrapbook of people and agencies who provide services for our home.

10. Invite service persons to talk to the class about the services they provide for our homes.

11. List ways to save money in a home (using the telephone, turning off the lights, mowing the lawn, taking care of the home and furnishings to save repairs, etc.).

12. Determine the costs of several common home repairs when they are performed by do-it-yourselfers, handymen, and skilled craftsmen. Discuss the times when each type of repair would be most beneficial.

## Upper Elementary Level Objectives

The students will:

1. Name the various categories of costs in housing.

2. Name the types of housing available and the factors that affect one's choice.

   Types of housing available and the advantages and disadvantages of each type:

   - Single dwelling
   - Multiple family dwelling
   - Row or town house
   - Condominiums
   - Mobile homes
   - Public housing

   Factors affecting the selection of housing:

   - Family lifestyles
   - Age and number of members
   - Employment of father and/or mother
   - Community facilities and services
   - Supply and demand
   - Attitudes of property owners and renters

3. Describe legal rights and responsibilities of homeowners and/or renters.

4. Identify contemporary social and economic problems in housing, including state and local legislation, building codes, zoning, community planning, housing for the elderly, sharing the cost of public housing, substandard housing, pollution, communal housing, and discrimination in housing.

5. Name the methods and sources of financing a home and state the chief characteristics of each.

6. Name the specialists in finding and finalizing a home purchase and describe the functions of each specialist.

## Upper Elementary Level Activities

1. Discuss the percentage of family income that needs to be set aside for housing.

2. Compare newspaper rental ads from several communities and discuss the reasons for differences in cost.

3. List the factors that make up the cost of housing as it relates to operation and maintenance.

4. Role play the responsibilities of tenants and landlords.

5. Using a floor plan, determine the minimum space needs for housing for the families of some students in class.

6. Survey the class to determine the kinds of housing units currently being occupied by students, the length of time they have lived there, the types of housing units the students have occupied in the past, the number of times the students have moved, and each student's personal preferences in housing.

7. Survey the community for available housing.

8. Divide the class into small groups and have each group investigate the initial and continuing costs of different types of housing.

9. Invite a local attorney to discuss the legal responsibilities of owning or renting.

10. Study local building codes and zoning laws and the provisions for their enforcement in the community.

11. Take a walking field trip through the neighborhood to observe how the local community is observing good ecology principles. Discuss the cost of poor ecology practices.

12. Compare the costs of financing through various agencies. Discuss the availability, advantages, and disadvantages of each financing agency.

13. Discuss why financing agencies may have special building requirements.

14. Find the locations of lending agencies in the community.

15. Have a furniture dealer speak to the class about style, quality, and price of furniture.

16. Take a field trip to a furniture store, or use a catalog, to study style, quality, and price of furniture.

17. Figure cost of buying furniture for a home.

18. Read and discuss credit contracts used in buying furniture.

19. Do comparative shopping at different sources (secondhand shop, different types of stores, etc.) for a specific piece of furniture.

20. Read and discuss some guarantees and warranties of similar items of furniture.

21. Discuss hidden costs of home furnishings (installation, maintenance, repair, life expectancy, etc.).

# TRANSPORTATION

## Content Outline

1. Forms of transportation:

   Walk
   Cycle
   Automobile
   Motor pool
   Bus
   Train
   Taxi
   Plane
   Other

2. Factors influencing selection:

   Cost
   Availability
   Time
   Comfort
   Individual preference
   Special needs; e.g., physical handicaps, age
   Options; e.g., walking vs. riding (bicycle, auto, bus)

3. Selection and purchase of a cycle:

   Need vs. desire
   Performance
   Price comparison
   New vs. used
   Options
   Payment
   Safety features
   Maintenance
   License or tax

4. Transportation of consumer products:

   Cost
   Methods
   Distance
   Influence on product costs
   Special consideration; e.g., temperature, fragility, size

5. Historical development:

   Early types vs. today and the future
   Effect upon the development of industry
   Effect upon the distribution of products

## Primary Level Objectives

The student will:

1. List the various methods of transportation available for use and identify the advantages and disadvantages of each.
2. State alternative routes to and from school.
3. State appropriate behavior while enroute to and from school.
4. Explain the various means of transportation available to members of the family.
5. Explain the process of selecting and purchasing a cycle.
6. Identify factors influencing the transportation of consumer products.
7. Explain how modes of transportation have changed in this country; e.g., wagon train, horse and buggy, horseless carriage, auto, trains, planes, space travel.

## Primary Level Activities

1. Create a transportation mobile with pictures and cards.
2. Visit the airport, train station, or bus depot and distinguish between the various forms of transportation.
3. Role play appropriate behavior for using the various forms of transportation.
4. Have a police officer speak to the class regarding safety and transportation to and from school.
5. Develop a set of safety rules for walking to school or for riding a bicycle to school.
6. Role play what to do when a student misses the school bus.
7. Set up traffic signs and have the children practice safety rules and learn the different safety signs.
8. Discuss bicycle safety standards and have a bicycle safety check.
9. Compare various brands of bicycles regarding performance, optional equipment, and safety features.
10. Draw a map illustrating alternative routes to school. Discuss how bridges, stoplights, sidewalks, and streets affect choices of routes.
11. Discuss transportation of food from the farm to the supermarket.
12. Make a bulletin board with articles and pictures illustrating the development of transportation in the United States.

## Intermediate Level Objectives

The student will:

1. Identify the different types of transportation and the approximate costs of using each type.
2. Give examples of factors influencing the selection of various modes of transportation.
3. Identify the important factors in the selection and purchase of a cycle.
4. Describe the interdependence of people

and how products are transported from one area to another.

5. Describe the factors influencing the transportation of consumer products.

6. Give examples of how transportation has developed in the United States.

## Intermediate Level Activities

1. Discuss the differences between essential and pleasure use of vehicles.

2. Discuss the advantages of using car pools for going to school, scout meetings, and ballgames.

3. Discuss the benefits of walking vs. riding.

4. Using a catalog, compare the features and costs of bicycles.

5. Have the students demonstrate the bicycle safety rules used in going to, and returning from, school.

6. Compare the different types of transportation which are needed in different sections of the state.

7. Visit a factory and observe how transportation influences production.

8. Select a product and chart the transportation modes used in the development and distribution of the product.

9. Prepare a mural illustrating the development of transportation from the early colonial times to the present in the United States.

10. Visit a museum to see the development of transportation.

11. Make models of various forms of transportation.

## Upper Elementary Level Objectives

The student will:

1. Identify alternative types of transportation which are available and discuss the advantages and disadvantages of each type.

2. List and discuss the factors in selecting and purchasing a cycle.

3. Identify social costs affecting different forms of transportation; e.g., pollution, noise, safety, economy.

4. Describe how transportation influences the cost of products.

5. Trace the historical development of transportation.

## Upper Elementary Level Activities

1. Make drawings or models of modern modes of transportation, such as monorail, helicoptors, superjets, early steamships, locomotives, etc.

2. Build a scale model of a cloverleaf interchange.

3. Discuss the costs of owning and operating vehicles; e.g., motorcycle, motorbike, etc.

4. Discuss how to purchase transportation which is best suited to individual needs.

5. Make a scrapbook of articles on current transportation issues.

6. Prepare models of the various methods of transportation.

7. Prepare maps showing the location of various forms of transportation; e.g., airport, bus station.

8. Discuss the importance of transportation in manufacturing.

9. Discuss careers in the field of transportation.

10. Discuss the way different nations cooperate in sharing methods of transportation.

11. Identify major cities and discuss how transportation influenced their location; e.g., Chicago, New Orleans.

12. Plan a world tour using six major methods of transportation. Give students $5,000, visas and passports, and have them travel around the world so they pass through all four hemispheres. They should use planes, boats, trains, cars, bicycles, and animals.

13. Construct a time line showing the chronological development of transportation.

# COMMUNITY HELPERS

## CONTENT OUTLINE

1. Purposes:

   To inform
   To aid
   To advise
   To protect

2. Types of helpers:

   Law enforcement
   Fire protection
   Postal
   Education; e.g., preschool programs, public schools, vocational training, adult programs, libraries
   Legal services
   Public health
   Family welfare; e.g., child welfare programs, aid for dependent children, food stamp programs, unemployment compensation, rehabilitation
   Community service organizations; e.g., churches, the United Fund, Salvation Army, Red Cross
   Civic organizations; e.g., Elks, Kiwanis, Lions, Moose, Rotary
   Counseling services; e.g., legal services, marriage counseling, rehabilitation
   Senior citizen activities
   Animal welfare

## PRIMARY LEVEL OBJECTIVES

The students will:

1. Identify public services in the community as "Community Helpers."
2. State the services performed by selected groups of Community Helpers.
3. Identify a uniformed Community Helper; e.g., police officer, fire fighter, mail carrier.
4. State how each public service aids the community.

## PRIMARY LEVEL ACTIVITIES

1. Make a list of community helpers.
2. Construct a booklet entitled Community Helpers. Cut out pictures from magazines and newspapers. Mount the pictures and under each one have students label the helper and/or specify what service is performed.
3. Write stories about favorite Community Helpers. Read the stories to the class.
4. Invite a Community Helper to the classroom as a guest speaker.
5. Visit the buildings that house the Community Helpers.
6. Discuss the importance of Community Helpers to the area.
7. Collect pictures of Community Helpers and make a bulletin board on "Services."
8. Role play or pantomime the service performed by a Community Helper and have the class guess which one is being demonstrated.
9. Read a story orally to the class about a Community Helper. Have the class discuss the service depicted and how it aids the community.

## INTERMEDIATE LEVEL OBJECTIVES

The student will:

1. List the services available in the community.
2. State how each service aids the community.
3. Identify the services performed for the public at the local, state, and federal levels.

## INTERMEDIATE LEVEL ACTIVITIES

1. Identify and discuss the value of community service organizations.
2. Report, either written or orally, on services offered through the community.
3. List the services and label them as services offered at the local, state, or federal level. Discuss who provides or performs the public services offered at each level.
4. Invite guest speakers to explain and discuss the responsibilities of various community service people.
5. Write a report on a community service, explaining the duties and responsibilities of those performing the service.

6. Have students force rank community services from the most important to the least. Discuss the ranking and have students explain why they listed them in that order.

7. Send for information regarding community services.

8. Write a report on a public service, describing its responsibilities and how it aids the community.

9. Discuss how community organizations differ.

10. Discuss the possibilities of a student council activity that would aid somebody; e.g., repair or paint toys and donate them to a community organization.

11. List fund raising activities sponsored by local community organizations; e.g., Kiwanis sells peanuts; Lions sell brooms.

## Upper Elementary Level Objectives

The student will:

1. List the community services available at the local, state, and federal levels.

2. Explain how each service helps the community.

3. Discuss how funding for community services is provided.

4. Identify the functions of community organizations.

5. Identify areas of specialization among community organizations.

## Upper Elementary Level Activities

1. Investigate when and why various community services were organized.

2. Write an essay on the importance of a community service.

3. Write an essay on how it might be without community services.

4. Discuss what additional community services should be available.

5. Discuss who pays for the community services offered and how these monies are collected.

6. Discuss how to obtain jobs in community service organizations.

7. Discuss the functions performed by different community services.

8. Discuss Social Security as to who benefits? who pays? etc.

9. Identify community service organizations as to a specific community-related project; e.g., Red Cross operates the blood bank programs.

10. Find out what percent of financial gifts actually is used for the purpose of the charitable organization's program and what percent is used for salaries and other administrative costs.

11. Identify a community charitable organization in which the student could actively participate; e.g., collect clothing and give to Salvation Army.

# CONSUMER HEALTH

## Content Outline

1. Good health:

   Nutrition
   Play and recreation
   Rest and relaxation
   Regular checkups
   Medical care
   Dental care

2. Personnel who promote, protect, and maintain health:

   Family members
   School workers:
   principal, teachers, cafeteria manager, school nurse, psychologist, counselor, custodian
   Physician:
   general practitioner, specialist
   Dentist
   Nurse
   Pharmacist
   Optometrist
   Chiropractor
   Osteopath

3. Products:

   Foods:

Diets
Fads
Health foods
Deceptive packaging
Advertising

Drugs:

Prescription
Nonprescription
Use and misuse

Cosmetics:

Essential
Supplementary
Wise selection
Advertising

Household products:

Selection
Wise use
Storage

Mechanical devices:

Copper bracelet
Electricity
Exercisers

4. Services:

Health personnel:

Physicians
Dentists
Laboratory technicians
X-ray technicians
Inhalation therapists

Clinics
Hospitals:

Surgery
Pediatrics
Communicable diseases
Obstetrics
Intensive care
Outpatient

Health insurance plans
Diagnostic and therapeutic centers

5. Sources of health information:

Family
Teachers, principal, and other school personnel
Physician
Nurse
Dentist
Other health workers
Television, billboards, and radio
Newspapers, books, magazines, and journals
Voluntary health organizations
Insurance companies
Service and fraternal clubs

6. History of curative arts:

Cure-all medicines and gadgets
Religious beliefs, customs, and values
Superstitious health beliefs
Quack
Health sales representative
Huckster
Medicine man
Health cultist
Modern medicine

7. Agencies, groups, and organizations that protect the health of the consumer:

Local organizations:

Better Business Bureau

Governmental agencies:

Public Health Service
Food and Drug Administration
Federal Trade Commission
U. S. Department of Agriculture
U. S. Post Office Department

Professional groups:

American Medical Association
American Dental Association

Volunteer health agencies:

American Cancer Society
Arthritis Foundation

Consumer groups:

Consumers Union
Consumer Federation of America

International organizations:

United Nations Educational, Scientific, and Cultural Organization (UNESCO)
World Health Organization (WHO)

8. Laws and standards that protect the health of the consumer:

Local, state laws and regulations:

Laboratory testing
Inspection
Sanitation
Enforcement
Marketing
Processing
Packaging
Storage

Federal laws:

Labeling of products:

Contents

Quality
Quantity
Safety
Color
Directions for use
Effectiveness

Pure Food, Drug, and Cosmetic Act
Meat Inspection Act
Harrison Narcotic Act

## PRIMARY LEVEL OBJECTIVES

The student will:

1. Name and explain ways to build and maintain good health.
2. Name personnel in the community who promote, protect, and maintain health.
3. Explain the differences among health products and among health services.
4. Identify a variety of sources of health information.
5. Identify deceptive and fraudulent health practices.
6. Name three agencies or organizations which protect the consumer.
7. Identify laws and regulations that protect the consumer.

## PRIMARY LEVEL ACTIVITIES

1. Construct a food train from cartons composed of an engine and four cars. Each car is designated as one of the basic four groups.
2. Discuss foods that are good for snacks.
3. Keep a personal record of hours slept. (Compute total hours slept in a week, month, etc. Make a bar graph of hours slept each night.)
4. Have each child eat a cracker and, with his/her tongue, feel the coating of food on his/her teeth. Then have each student eat a piece of carrot, celery, or apple and note how much cleaner the teeth feel.
5. Role play a student visiting the eye doctor or dentist.
6. Invite a dental hygienist or dentist to talk to the class about dental care and the kinds of toothbrushes and dentifrices best for cleaning teeth.
7. Make tooth powder in class to illustrate that a good dentifrice need not be expensive (mix 3 parts of soda, 1 part of salt, and a drop of peppermint oil).
8. Make a scrapbook or bulletin board with pictures, word lists, stories and cartoons pertaining to people who help promote, protect, and maintain health.
9. List and discuss the ways students can protect the health of others; e.g., stay home when sick; follow cafeteria rules; and use a handkerchief.
10. Invite a physician or school nurse to discuss the services they provide.
11. Compose a short story about people who help maintain and protect health.
12. Make a collage using pictures of people in the community who provide health service.
13. Visit a drug store pharmacy and find out how a pharmacist mixes medicine.
14. Use articles of clothing to illustrate comfort, warmth, coolness, or dryness. Develop a pegboard display of different materials that are used in making clothing. Identify according to warmth, coolness, dryness, comfort, etc.
15. Using three types of materials (canvas, leather and rubber), demonstrate what types of footwear are designed to keep feet dry in rain, snow, or other types of bad weather.
16. Bring in sample products that relate to health and discuss the quality, the packaging, and the advertising of each product.
17. Visit a supermarket and look for displays of health-related products. Discuss the students' findings in class.
18. Identify commercials on radio or television which advertise products the students would purchase. Discuss the possible effects of these advertisements upon young consumers.
19. Make a mobile illustrating various sources of consumer health information.
20. Discuss why some products need to be controlled by laws and be properly labeled; e.g., prescription drugs; health products; and foods.
21. Cite examples and discuss businesses which should meet specific sanitary

conditions; e.g., markets; restaurants; and hospitals.

22. Bring empty food containers to class and discuss proper packaging and storing of food.

23. Invite the dietician from the school cafeteria to discuss storing, preparation, and serving of food to the students and staff.

24. Investigate how water is purified for drinking and how milk is pasteurized.

## Intermediate Level Objectives

The student will:

1. List and explain the major components of good health.

2. Name and describe personnel within the community who promote, protect, and maintain health.

3. Give four examples of health products and explain their value to the consumer (acceptable, unacceptable, worthless).

4. Name and describe three health services within the community.

5. Name six sources of health information in the community.

6. Identify and explain deceptive and fraudulent health practices.

7. Name five examples of agencies or organizations that protect the health of the consumer.

8. Identify laws and regulations which protect the health of the consumer and relate them to their community.

9. Identify different kinds of medical, dental, and health related specialists and their role in health services.

## Intermediate Level Activities

1. List and discuss the foods that students eat for breakfast.

2. Make a bulletin board display of reasons why we eat (growth, energy, feel better).

3. Discuss rest and relaxation in relation to digestion and the importance of moderate activities immediately after meals.

4. Keep a personal record of time spent in rest, moderate activity, and vigorous activity. Evaluate a person's regimen in relationship to a feeling of well-being. Make graphs to record time spent in rest, in moderate activity, and in vigorous activity.

5. Demonstrate proper ways to brush teeth and discuss appropriate times for brushing.

6. Make a mobile illustrating the four basic food groups.

7. Bring to class different food labels and discuss the information provided regarding the contents.

8. Make an inventory of the contents of family medicine cabinets and prepare a class-developed listing of "necessities."

9. Bring in newspaper ads or tape radio and TV ads. Discuss and analyze terms such as "lowcal" and "fortified." List products that contain artificial color, flavoring, preservatives, and discuss the value and possible danger of these products. Discuss the nutritional value of the listed ingredients and compare prices of the products.

10. Do a price comparison of selected drugs dispensed under the brand name and the generic name.

11. Prepare a list of products that affect health and classify the products into the following categories: beneficial, potentially dangerous, and harmful substances. Under varying conditions, many products could fit into more than one category.

12. Invite a physician or school nurse to discuss the health services needed by a family and how best to secure them.

13. Compare and contrast past procedures with present-day dissemination of health information; e.g., pony express vs. mail service; stagecoach vs. plane; medicine man vs. pharmacist; and television, brochures, and pamphlets.

14. Have students research "patent" medicines once used and possibly used today.

15. Develop a consumer-health notebook.

16. Develop a display of gadgets and devices. Indicate the necessity for being informed in order to halt quackery and fraudulent health

practices; e.g., copper bracelet, exercising gadgets, braces, bust developers, "cures" for baldness, obesity and aging.

17. Discuss the approaches and appeals used by the quack, huckster, and cultist. Write and present a skit illustrating how a quack might operate in selling a product of performing a service.

18. Prepare a self-test on health fads, superstitions, customs, fallacies, and quackery.

19. Contact the local or state chapter of the American Cancer Society or the Arthritis Foundation for information concerning quacks and cures.

20. Invite a physician to discuss his/her daily work, the writing of a prescription, ethical standards, and the local requirements for a license to practice medicine.

21. Interview a dentist to discuss his/her daily work.

22. Have students construct posters and/or mobiles illustrating various medical specialists.

## Upper Elementary Level Objectives

The student will:

1. Explain the components of good health and relate them to his/her daily routine.

2. Identify community personnel and their role in promoting, protecting, and maintaining good health.

3. Identify five products and discuss their effects upon one's health.

4. Identify the health services within the community.

5. Identify the sources of health information in the community.

6. Identify deceptive and fraudulent health practices.

7. Name seven agencies or organizations that protect the health of the consumer and explain the role of each agency or organization.

8. Identify and explain the laws and regulations that protect the health of the consumer.

9. Identify the different kinds of medical, dental, and health related specialists and their role in health services.

## Upper Elementary Level Activities

1. Identify the basic foods for good nutrition. Have students keep a record of what they eat for a week and compare with good nutritional habits.

2. Compute personal average daily calorie needs and compare to optimum daily requirements.

3. Plan a diet using the basic four foods that will facilitate the loss of two pounds per week, with exercise held constant.

4. Discuss why sufficient sleep, rest, relaxation, and exercise are necessities for the maintenance of fitness. Have students make a chart of how they spend their time for one week identifying time for recreation, rest, school, and responsibilities.

5. Present a panel discussion on the need for regular medical and dental care.

6. Discuss the value of certain foods, such as apples, celery, carrots as tooth cleaners.

7. Visit the community water plant and observe how water is flouridated.

8. Plan a first-aid kit for use at home.

9. Develop a bulletin board illustrating the health protection provided by the community.

10. Discuss the statement, "He who hath himself for a doctor has a fool for a patient."

11. List all phone numbers which might be needed in an emergency situation and place them in a conspicuous location in the home.

12. Survey the home, school, and community for health hazards. List the ten most common hazards found. Explain what constitutes a health hazard.

13. Make a list of health products and services.

14. Survey the cereal section in a supermarket to find which cereals, including dried and cooked, are the most nutritious.

15. Compare prices in the average market

with those in a "health food store."

16. Display "fad" foods or "health" foods. Explain contents, food value, and the attraction to various people.

17. Prepare a display of dehydrated foods and discuss the advantages and possible uses of these foods.

18. Create a collage of various advertisements on personal health care. Discuss the need, real or imagined, for these products.

19. Evaluate drug advertisements in medical journals and discuss how physicians are influenced.

20. Interview a pharmacist to learn about new drugs and about manufacturing and safety precautions.

21. Survey peers for health superstitions and questionable health practices.

22. Make a collage which depicts the services of various health organizations.

23. Discuss the function and services of 10 health agencies and organizations.

24. Visit voluntary health agencies that are active in the community. Determine where they get their money, what volunteers do, and why the agency is necessary.

25. Identify and discuss special health problems in the community.

26. Identify a health product or service with which students are dissatisfied. Discuss procedures to follow and agencies to contact to correct the situation.

27. Invite the school lunch manager to discuss the rules and regulations for serving lunches.

28. Have a health careers day with community personnel discussing service, education, special interests, and salary.

## RECREATION

### Content Outline

1. Purpose of leisure activities:

   Relaxation and pleasure
   Mental and physical well-being
   Helping others
   Educational enrichment
   Pursuing an interest
   Monetary profit

2. Types of leisure activities:

   Individual and group
   Community and home
   Spectator and participant
   Mental and physical
   Paid for and free
   Indoor and outdoor
   Benefiting oneself and others

3. Community activities:

   Parks, pools, zoos
   Libraries
   School service
   Organizations; e.g., Scouts, YMCA, YWCA, Little League
   Private groups; e.g., clubs, churches

4. Home activities:

   Hobbies
   Television
   Games, sports, and other activities
   Motor equipment, bikes
   Family gatherings

5. Factors affecting choice of activities:

   Cost
   Availability
   Transportation
   Capability to use the activity
   Time
   Interest
   Individual, family, cultural, ethnic, racial values, and standards

### Primary Level Objectives

The student will:

1. Identify a recreational activity.
2. Name sources of recreational activities.
3. Name recreational services provided by school, local community, and home.
4. Select appropriate leisure activities to meet individual needs.

### Primary Level Objectives

1. Explore the local library facilities.

Bring books, games, and records from the library to the classroom.

2. Discuss the costs of using public library books as compared with buying the books.

3. Discuss the fines imposed on late returned books at the local library and discuss the ways that the money is used.

4. Post a map of the school district on a bulletin board and study the areas set aside by the local community for recreational parks.

5. Visit the nearest public park and play on the equipment provided.

6. Discuss public swimming pool facilities. Compare the cost of a public pool with a private swimming pool at home.

7. Tell about the games that are played at home during leisure time.

8. Discuss the different family activities that provide recreation, vacations, picnics, yard games, etc.

9. Compare types of wheel toys that are available and discuss their uses.

10. Discuss television programs that are suitable for viewing during leisure hours.

## Intermediate Level Objectives

The student will:

1. Identify recreational activities of various age levels.

2. List specific recreational activities that are used personally.

3. Budget time to include recreational activities.

4. Describe school and community recreational activities available.

5. Describe how laws affect recreation.

6. Select appropriate leisure activities for a particular set of standards and values.

7. State the reason that recreation is a necessary part of one's life.

## Intermediate Level Activities

1. Present illustrations of recreational activities.

2. Give examples of games, toys, wheel vehicles, and other sources of merchandise used for recreation.

3. Make a collage of illustrations that relate to the individual's recreational activities.

4. List and discuss the activities provided for recreation by the home, the school, and the community.

5. List the television programs most suitable for viewing by the students in class.

6. Discuss the safety aspects of different toys available.

7. Role play the preparation for a party.

8. Discuss the needs for a value judgment concerning recreational activities.

9. Report on unusual recreational activities or on an unusual vacation.

10. Write and perform a skit depicting what happens to an individual who does not have sufficient leisure time.

11. Role play a family disagreement concerning planning a family vacation or recreational activity. The values of each family member should be brought out in the activity and later discussed.

12. Record spending for leisure activities during a week and compare with other students. Discuss whether the time has been well spent.

## Upper Elementary Level Objectives

The student will:

1. Identify recreational activities for all age levels.

2. List sources of recreation in the local area, in the state, and in the nation.

3. Identify specific costs for recreational activities.

4. State approximate percentages of annual income spent for recreation by different families.

5. List activities that are best suited to one's particular life style.

6. Budget the amount of time used for recreational activities.

7. Name the factors affecting the choice of activities.

8. Name the resources available in the home, the school, and the community.

### Upper Elementary Level Activities

1. Make a list of all the recreational activities made available in the community.

2. Trace the sources of the community activities and make a calendar showing time, place, and cost of these activities.

3. List the recreational activities available through the school system.

4. Chart the school activities and discuss each one.

5. Evaluate television viewing as a recreational activity.

6. Discuss the need for a budget for both time and money for recreational activities.

7. Write a budget for time for one week.

8. Keep a cost account of money spent on recreational activities for one week.

9. Discuss the safety rules necessary for an active sport which is used as a leisure activity.

10. Discuss the laws involved with riding a bicycle.

11. List possible recreational activities as a spectator.

12. Discuss the need for making appropriate judgments concerning recreational activities.

13. Discuss any needs that are not being met by the community or the school which would improve the recreational activities of the community.

14. Write a letter to the student council and the city council expressing wishes for additional recreational activities.

15. Research different recreational services offered in the county, the state, and the nation, including a variety of vacation areas.

16. Construct a chart showing the costs of various recreational activities.

## WARRANTIES AND GUARANTEES

### Content Outline

1. Purpose:

   Protection of consumer
   Protection of manufacturer
   Protection of merchant

2. Usefulness:

   Insures buyer
   Protects manufacturer
   Selling point for sales representative
   Guards against misuse of article

3. Media used to sell warranties and guarantees:

   Newspapers
   TV advertisements
   Sales representative's demonstrations

### Primary Level Objectives

The student will:

1. State that warranties and guarantees mean the same thing.

2. Give reasons for having warranties and guarantees.

### Primary Level Activities

1. Display the words "Warranties and Guarantees" at the top of a bulletin board. After talking about the words, have the pupils bring in different guarantees; e.g., guarantees from food containers guaranteeing freshness, toy guarantees against being breakable; and clothing guarantees against being flammable.

2. Discuss the situation in which one toy has a warranty or guarantee and another does not. What would happen if both toys broke?

3. Invite parents, merchants, or other persons to talk about warranties and guarantees.

## Intermediate Level Objectives

The student will:

1. Explain the meaning of the words "warranties" and "guarantees."

2. Point out warranties and guarantees in different products.

## Intermediate Level Activities

1. On a bulletin board, display the words "Warranties and Guarantees" on a round piece of colored paper. After discussing the words, have the pupils write what the words mean to them.

2. Choose a consumer product (toy, hair spray, TV, etc.). Ask students to write a warranty or guarantee that protects the consumer, the manufacturer, and the merchant.

3. Bring in warranties and guarantees and place them in a box. At a given time, select 10 from the box at random. Pupils must decide whether they are good warranties or guarantees and why.

4. Select a product and obtain the warranty or the guarantee that accompanies it. Have a panel of four students study the warranty. Play the TV game "To Tell the Truth" in which the class members ask questions about the warranty until they guess the type of product.

## Upper Elementary Level Objectives

The student will:

1. Explain the risk involved in buying items that do not have warranties and guarantees.

2. State the four basic parts that a good warranty or guarantee should contain: who makes and stands behind the warranty; what is promised in the warranty; how long is the warranty; and what is the consumer's responsibility.

3. Explain the reasons for placing warranties and guarantees on manufactured products.

4. Explain the economic values that warranties and guarantees have on the purchase and use of cars and television sets.

## Upper Elementary Level Activities

1. Bring in warranties and guarantees. Analyze them to determine if they contain the four basic elements: who makes and stands behind the warranty, what is promised, how long is the warranty, what is the consumer's responsibility.

2. Divide the group into halves to form a panel debate: one side for a warranty and the other side against it.

3. Invite a manufacturer's representative to talk to the class on the usefulness of warranties and guarantees.

4. List the different agencies that provide protection for the consumer, the manufacturer, and the merchant.

5. Invite a car or a TV sales representative to talk to the class about the value of warranties and guarantees on these products.

6. Evaluate the techniques used to sell products by advertising the warranties and guarantees, such as those appearing on TV, in newspapers, and by sales representatives.

### "C O N S U"

Make many cards using the pattern of a Bingo card. At the top of the card type the letters "C O N S U." In each square type the following words:

Comparison shopping; warranties; guarantees; sales techniques; consumer; buyer; producer; voluntary action; small claims courts; redress for grievances; President's Committee on Consumer Interests; Federal Trade Commission; Food and Drug Administration; Consumer Product Safety Commission; District Attorney; State Attorney's Office; Bureau of Consumer Protection; Licensing Bureau; legal aid agencies; Better Business Bureau; local merchant; retailer; services; Department of Health, Education, and Welfare; Department of Housing and Urban Development; fraud; deception; sales representatives; lawyer; Department of Agriculture; Consumer Reports; Education Division; Consumers Union.

These are examples. There are many more. No two cards should be alike.

Now again using the above cards, type each definition and/or example on a piece of tagboard the size of a card from a deck of cards. On the back write the answer.

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A pledge to replace something if it is not as represented.

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HOW TO PLAY THE GAME

"C O N S U" can be played by three or thirty players. The person who reads the cards is the caller. Pass out one card to a player. The caller shuffles the deck of cards. He/she draws a card and reads the definition and/or the example. The player will put a colored disc on the square matching the definition. For example: if the caller says, "under O, a pledge to replace something if it is not as represented," the player must put a disc on the square "guarantee." All the definitions and/or examples are not on each card.

The winner is the player who first has five discs in any one direction (up, down, or diagonally). She/he then calls out "C O N S U," checks the card with the caller and, if correct, wins the game.

## CONSUMER FRAUD AND DECEPTION

### CONTENT OUTLINE

1. Purpose:

   To sell the product
   To fool the buyer
   To mislead the consumer

2. How and where used:

   Selling toys
   Selling food
   Selling cars
   Selling insurance
   Selling chemicals
   Selling homes

3. Media used to combat:

   Newspapers
   Radio and TV
   Consumer organizations
   Education

### PRIMARY LEVEL OBJECTIVES

The students will:

1. Give examples of fraud and deception.
2. Explain how they might be defrauded or deceived in the toys they play with.

### PRIMARY LEVEL ACTIVITIES

1. On a bulletin board, display the word "FRAUD" on a round piece of construction paper. After discussing the word, have the pupils write what the word means to them. Put their answers around the card on the board.
2. Using the same idea, have the students find pictures of items where fraud can exist; e.g., homes, cars, toys, food.
3. Make different sized boxes of cereals with the same amount of cereal in each box. Take tagboard and fold each side lengthwise to the middle. Open and do the same, except widthwise. Fold each corner to the first fold. Turn back edges in front of the fold corner. Pull up and pinch corners. This will be the cereal box lid. For the inside box, cut tagboard a little smaller than the lid and do the same thing. Fill the boxes with Puffed Rice and compare the amounts that each box will hold.
4. Using pictures and actual toys, discuss how pictures can differ from the actual items.
5. Discuss how TV can fool or mislead the buyer.
6. Invite parents or other persons to talk to the class about fraud.

### INTERMEDIATE LEVEL OBJECTIVES

The student will:

1. Distinguish between fraud and deception.
2. State the need for agencies to protect consumers from fraudulent and deceptive practices.

## Intermediate Level Activities

1. Display magazines and newspaper articles about fraud and deception. This can be done by dividing the bulletin board in half and displaying the articles of fraud on one side and the articles of deception on the other.

2. Draw two big dollar bills: one very accurately and one inaccurately. Divide the bulletin board in half and display one of the dollar bills on each side. For the caption use "Can You Catch the Fraud?" Pupils can list them individually on a piece of paper. For study, use the opaque projector and show the bills so the counterfeit bill can be seen.

3. Make two posters, one about fraud and one on deception. Bring to the class and discuss what each term means. Have pupils make their own posters and write about the comparisons of the two.

4. Read about fraud and deception. Make advertisements for homes, cars, insurance, chemicals, etc., to illustrate fraud and deception.

5. Role play a situation where fraud was used. Possible roles could be producer, consumer, salesperson, etc. Discuss the places where consumers can go for help.

6. Ask someone from the state's attorney's office to talk to the class about frauds and deceptions in the marketplace.

## Upper Elementary Level Objectives

The student will:

1. State some consumer rights and responsibilities.

2. Identify places to find help and state the proper steps to be taken when fraudulent consumer practices are encountered.

## Upper Elementary Level Activities

1. Give students copies of the Fair Packaging and Labeling Act and discuss the provisions.

2. Examine package labels, hang tags, advertisements, insurance policies, etc., to discover misleading tactics, or possible misleading practices, used by sellers. Discuss the rights of consumers and producers and how a person can avoid being deceived.

3. Write to several governmental agencies for information that consumers can use to protect themselves against fraud and deception.

4. Invite the state's attorney to explain how their office can help consumers and the proper steps one must use to obtain this help.

5. Invite a speaker from the consumer affairs office to visit the class to discuss fraud and deception.

6. Subscribe to a consumer magazine. Select articles and discuss in depth, both as a class and in small groups.

7. Interview parents or people in the community on their experiences with frauds and deceptive practices.

8. Write to Education Division, Consumers Union, for literature on the subject of frauds in the marketplace.

# INSURANCE

## Content Outline

1. Risks of financial loss:

   - Income of breadwinner (death, illness, unemployment, retirement)
   - Medical and hospital costs
   - Loss or damage to property
   - Loss or damage to automobile
   - Lawsuits

2. Priority listing of financial losses.

3. Types of insurance to cover losses:

   - Life
   - Income replacement
   - Health
   - Property
   - Automobile
   - Liability

4. Protection included in insurance policies:

   - School health and accident insurance policy
   - Automobile insurance policy
   - Motorcycle insurance policy

Property insurance policy:

- Real estate
- Furniture
- Clothing
- Stamp collections
- Coin collections

Income replacement insurance policy
Liability insurance policy

5. General costs of insurance:

   - School health and accident
   - Automobile
   - Motorcycle
   - Life
   - Health
   - Travel
   - Property (real estate, stamp collections, etc.)
   - Liability
   - Income replacement

6. How insurance rates are determined:

   - Life
   - Health
   - Automobile
   - Property

7. Social Security provisions that serve as insurance:

   - Survivors, disability, and old age insurance

## Primary Level Objectives

The student will:

1. Explain the meaning of the following terms: insurance, risk, medical examination, premium, policy, benefits, survivors, breadwinner.
2. Explain the protection that is included in his/her school health and accident insurance. Is coverage in effect only on the school grounds or also going home?
3. Give examples of appropriate insurance coverage regarding theft or destruction of one's items; e.g., bicycle, clothing. Coverage may be included in parent's homeowner's policy.
4. Explain the need for liability insurance when a friend is injured while visiting at one's home.
5. Identify the problems that a family would face if the breadwinner were no longer living.

## Primary Level Activities

1. Develop a bulletin board with examples of insurance as it relates to each student.
2. Explain and discuss insurance terms; e.g., risk, insurance, medical examination, premium, policy, benefits, survivors, breadwinner. Make a mobile using these and other terms.
3. Make posters showing the protection provided by the school health and accident insurance policy.
4. Have the school nurse or principal discuss specific types of coverage included in the school accident and health insurance policy.
5. Discuss and role play what procedures to follow when one's bicycle is stolen; when one's coat is stolen; when the bicycle is left in the driveway at home and is backed over by a car or run over by a school bus.
6. A friend is invited to visit at one's home and is injured resulting in a broken arm. Discuss: Who is responsible? What type of insurance covers this accident?
7. List and discuss the problems that students would face if the head of the household were to be killed.

## Intermediate Level Objectives

1. Define the following terms: policy, benefits, survivors, breadwinner, premium.
2. Explain the protection that is included in the school health and accident insurance.
3. State the cost per student of the school health insurance plan.
4. Explain the protection that is covered in a travel insurance policy.
5. State the reasons for liability insurance and give examples of liability insurance coverages.
6. State the need for insurance to protect the family against risks resulting from death or disability of the breadwinner.

## Intermediate Level Activities

1. Make a crossword puzzle using insurance

terms.

2. Obtain a copy of the school health and accident policy. Read and discuss each provision in the policy.

3. Invite the school principal to discuss the cost to each student of the school insurance.

4. Invite an insurance representative to discuss the coverage and cost of travel insurance.

5. Collect, or draw, pictures illustrating the types of accidents that could be covered by liability insurance.

6. Identify the types of expenses that a family has to meet if the breadwinner were to be disabled or killed.

## Upper Elementary Level Objectives

The student will:

1. Name the risks of financial loss that would cause families to suffer financial hardships and name the specific financial loss that the family would suffer with each risk.

2. Rank the financial losses in order from the greatest loss to the least.

3. Name the types of insurance that can be purchased to cover each risk of financial loss.

4. Explain the protection that is included in the school health and accident insurance.

5. State the cost per student of the school health insurance plan.

6. Describe the protection that is included in a motorcycle insurance policy and state the approximate costs of such a policy.

7. Describe the protection that is included in an insurance policy on the loss or destruction of a coin collection or a stamp collection and state the approximate costs of such a policy.

8. State the protection that is covered in a travel insurance policy.

9. State the protection that is included in an automobile insurance policy and state the approximate costs of automobile insurance coverages.

10. Describe the protection that is included in a property insurance policy.

11. Describe in general terms the protection that is included in life insurance policies and describe the important characteristics of the various kinds of life insurance policies.

12. State the reasons for liability insurance and give examples of liability insurance coverages.

13. Explain in general terms how insurance rates are determined.

14. Explain how Social Security is a part of both life and health insurance.

15. Define such terms as policy, benefits, survivors, breadwinner, premium, group insurance, medical examination.

16. Ask students to find out from their parents if any of their activities or possessions are covered by the property insurance of their parents.

17. Prepare a bulletin board display of various insurance policies and discuss the types, the purposes, and the coverages.

18. Analyze advertisements for various types of insurance and determine the value of these advertisements to a prospective buyer.

## Upper Elementary Level Activities

1. Use the chalkboard or overhead projector to make a list of the events that might occur to cause financial hardships or loss to a family. These events would include parent's death, stolen property, sickness, etc. After the list has been prepared, identify the specific financial loss that would occur with each event, such as loss of family income, replacement of property, hospital costs, etc.

2. Prepare a duplicated list of events that would cause financial hardship or loss to a family. Ask students to rank these events from greatest to least financial loss and discuss the reasons that some events would cause more loss than others.

3. Invite an insurance broker to speak to the class on the types of financial losses that might occur and the kinds of insurance that can be purchased to cover these losses.

4. View a film or filmstrip on the purposes of insurance, the risks of financial loss, and the types of insurance available to cover losses.

5. Construct a mobile in which risk of

financial loss is balanced with the type of insurance to cover the losses.

6. Ask the school principal to explain the provisions of the school health and accident insurance policy and the cost per pupil for this insurance.

7. Use actual copies of the policy for school health and accident insurance and have the students read and explain each provision.

8. Make posters showing the protection provided by the school health and accident insurance policy.

9. Prepare a poster showing the types of protection that are included in automobile insurance, motorcycle insurance, coin collection insurance, etc.

10. Bring an automobile insurance policy, a motorcycle policy, and a coin collection policy to class (or make a transparency of a policy) and have the students describe the protection from each of the "coverages."

11. Prepare a chart that shows the cost of automobile insurance for different levels of protection.

12. Invite an insurance broker to talk about automobile insurance and motorcycle insurance coverages and costs and how premium rates are determined.

13. Invite a representative from the Social Security Administration to explain the ways that social security is a part of life and health insurance.

14. Define terms: insurance, term insurance, whole life insurance, policy, policyholder, premium, survivors, group insurance, disability.

15. Interview social security recipients in the community, asking them to explain how social security benefits reduce their need for health and life insurance. Include persons who receive retirement (old age), survivors, and disability benefits.

## SAVINGS AND INVESTMENTS

### CONTENT OUTLINE

1. Reasons for saving:
   - Vacations and leisure activities
   - Education
   - Major purchases
   - Security
   - Retirement income
   - Investments
2. How people save out of their current income:
   - Bank accounts--savings accounts, certificates of deposit
   - Savings and loan associations
   - Government bonds
   - Credit unions
   - Life insurance
   - Federal social security
   - Retirement plans
3. Definition of interest
4. Protection of savings:
   - Federal Deposit Insurance Corporation
   - Federal Savings and Loan Insurance Corporation
   - Federal Share Insurance Act
5. Importance of saving regularly:
   - Short-term and long-term goals
6. Definition of investment
7. Goals for investment:
   - Financial growth
   - Financial security
   - Protection from inflation
   - Retirement income
   - Personal improvement
8. Investing in oneself
   - Education and training:
     - Schools
     - Libraries
     - Armed forces
     - Adult education
   - Financing educational costs:
     - Part-time job
     - Parental support
     - Scholarships
     - Federal, state assistance
9. Financial investment:
   - Real estate (land and buildings)
   - Government bonds and securities
   - Corporations:
     - Stocks
     - Bonds

10. Types of business structures:

    Proprietorships - single ownership
    Partnerships
    Corporations

11. Purpose of stocks:

    Finance a new corporation
    Provide capital for existing corporations

12. Types of stock investment:

    Common stocks
    Preferred stocks
    Mutual funds

13. Organization of the stock market:

    New York Stock Exchange
    American Stock Exchange

14. Operation of the market:

    Fluctuations of the total market
    Performance of individual stocks

15. Regulation of the market:

    Security and Exchange Commission

## Primary Level Objectives

The student will:

1. State the reasons why families save part of their incomes.
2. Give examples of how savings can be used to obtain goods and services in the future.
3. Identify some savings institutions in the community.

## Primary Level Activities

1. Discuss why people save and where they put their savings.
2. Invite a representative of a bank to the class to explain about what a savings account is and how to start one.
3. Draw pictures of things which represent security and discuss how these things must usually be saved for.
4. Name some things that students want. A list could be made, pictures drawn, a bulletin board display made. The need to save for these items could then be discussed.
5. Take a walking tour of the neighborhood. Banks and savings and loan associations could be identified as places for saving money; and homes and businesses as things to save for.

## Intermediate Level Objectives

The student will:

1. State the purposes and reasons for saving.
2. Define financial security and explain why people need it.
3. Define interest and explain how it may increase one's savings.
4. Name the places where one can have savings accounts that earn interest.
5. Name several different financial institutions in the neighborhood or community.
6. Define investment and list different types of investments.
7. Define the meaning of stocks.

## Intermediate Level Activities

1. Name ways in which persons and families can provide for financial security.
2. Discuss the relationship of savings and income.
3. Investigate and describe government programs which contribute to financial security.
4. Debate and discuss what financial security is.
5. Bring newspaper ads and stories about savings banks and the interest they pay.
6. Discuss the trade-off between savings and present consumption.
7. Visit local banks and find the interest rates paid on savings accounts.
8. Ask students to bring in their bankbooks which show savings and interest.
9. Discuss what an investment is and use pictures and photos to identify investments in the local community.
10. Discuss stocks and bonds as a means of investment. Form a classroom corporation, issuing shares of stock, and electing officers and a board of directors.

## Upper Elementary Level Objectives

The student will:

1. Differentiate (state the differences) between savings and investments.
2. Differentiate between interest and dividends.
3. List the types of stocks a person can buy, including mutual funds.
4. Identify three forms of business organization.
5. Explain how a new corporation gets capital.
6. Explain what it means to hold stock in a corporation.
7. List the chief characteristics of common and preferred stocks.
8. Identify the two main stock exchanges.
9. Explain the term, "daily average."
10. Use the daily stock listing to correctly state quantities sold, high, low, closing price, and net changes for a particular stock on a given day.
11. State how to select a company for investment purposes.
12. Name sources of information for buying and selling stocks.
13. State the advantages of investing in a mutual fund.
14. State the effect of inflation on savings.

## Upper Elementary Level Activities

1. Discuss the difference between saving and investment, using examples from the students' experiences and backgrounds.
2. Rank the kinds of savings and investments in order of risk and return.
3. Set up a classroom file on articles about savings, insurance, investment, and financial planning.
4. Make lists of savings goals for teenagers, young adults, young married people, a growing family, and retired persons.
5. Compare partnerships to corporations as sources of investments.
6. Discuss the different types of business organizations, using examples from the local community.
7. Form two corporations to sell the same product. Issue stock, prepare articles of incorporation, choose corporate officers, obtain loans, and examine competitive practices.
8. Discuss the need of a corporation for capital and the role of stocks in meeting that need.
9. Provide classroom practice in reading the daily listing of a stock, including quantities sold, high and low for the day, and net changes.
10. State how a person should decide whether or not to buy stocks.
11. Find out where to get information about buying stocks. Survey investors in your families to see what kinds of information they like to have when purchasing stocks and where they get this kind of information.
12. Look up stock prices of Illinois-based companies on the New York Stock Exchange.
13. Discuss what kinds of questions a stockholder would ask at a stockholder's meeting.
14. Invite a representative of an investment company or mutual fund company to speak to the class.
15. Compare interest rates at different types of savings institutions with examples of dividends from a variety of corporations. Compare the different rates of return.
16. Select one corporation listed on the New York Stock Exchange. Report on the business of the corporation, management, past earnings, and growth potential. Find out how and when the corporation was formed.
17. Form investment clubs of two or three students. Ask them to invest $5,000 in three corporations and to follow their stock on the market reports for a stated time.
18. Compare the interest rate at a bank with the current inflation rate. Determine the effects of inflation on the value of saving.

# TAXES

## Content Outline

1. The purposes of taxes:

   Government income at all levels
   Influence economic activity

2. The types of taxes:

   Retail sales
   Excise
   Property
   Personal income

3. How taxes are levied.

4. The uses of taxes:

   Administrative services of local, state, and federal governments
   Services; e.g., fire, police
   Recreation
   Welfare
   Education
   Federal agencies
   Court systems

5. Criteria to evaluate tax programs:

   Productivity
   Equity
   Administrative simplicity and efficiency
   Economic consequences

## Primary Level Objectives

The student will:

1. State the reasons for taxes.

2. Explain how tax money is used.

## Primary Level Activities

1. Show pictures of those services provided by taxes.

2. Play the "What If" game: What if every family had to buy its own highways, every family had to build its own school, every family had to buy its own fire truck, etc.

3. Ask the principal to visit the class and explain where the school gets its money and who buys the supplies being used in the room.

4. Discuss how governments pay for the services they provide.

5. Make a bulletin board with pictures of all the activities paid for with local tax money.

## Intermediate Level Objectives

The student will:

1. Describe the role of government in our economy.

2. Give examples of how individuals and businesses contribute to the cost of government.

3. Explain how government can redistribute income through taxation.

4. List and identify different kinds of taxes.

## Intermediate Level Activities

1. Ask parents about the kinds of taxes they pay. Put lists of these taxes on the bulletin boards.

2. Divide the class into federal, state, and local committees. Each committee researches the taxes it receives and the services it produces. Oral reports may be given by each committee.

3. Use the circular flow chart to point out that people receive money income for contributing their productive services.

4. Discuss how government taxing and spending can bring about a redistribution of income by taxing more heavily the people with large incomes and spending it on public housing, public education, and other federal programs.

5. List the ways that consumers may influence the spending of tax funds, such as use of roads and parks, welfare payments, subsidies, etc.

6. Make a graph showing where the federal government gets its money.

## Upper Elementary Level Objectives

The student will:

1. Name the services which are funded primarily by taxes at the state, local, and federal government levels.

2. Explain why the American tax system is extremely complex.

3. Explain how each level of government uses many sources to get tax funds.
4. Explain how the three levels of government compete for tax funds.
5. Identify several areas of governmental spending on the three levels of government.
6. Explain the effects of taxes on our economy.
7. Identify and differentiate between a variety of taxes.
8. State how each tax is levied.
9. Name the criteria used to evaluate tax programs.
10. State the reasons for continued increases in taxation.
11. Fill out federal and state income tax forms, recording income and expenses in the proper places.

## Upper Elementary Level Activities

1. Discussion topic: If you were the President of the United States, what recommendation would you make to Congress concerning taxes? How would you raise needed money to provide all the services Americans expect to receive from their government?
2. Give individual or group reports on the evaluation of the different kinds of taxes.
3. Discuss the need for new schools in a community as the population grows. How does this affect property taxes?
4. Interview local government officials about a proposed construction project. Plan a questionnaire for this interview:
   - What is the estimated cost of the project?
   - What are the estimates based upon?
   - How is the money to be raised?
   - Why is this source of revenue being used?
5. Make a graph showing how state taxes are used. Discuss the need for these items.
6. Make a vocabulary list of tax terms; e.g., Internal Revenue Service, W-2, standard deduction, overpayment, and income withheld.
7. Fill out short and long forms of income tax returns. Present the students with facts to be used in completing the forms.
8. Discuss at what level of income individuals are most likely to benefit from income tax deductions, capital gains provisions, and allowable deductions.
9. Role play people with different incomes discussing the fairness of taxes for them and whether all people are treated equally.
10. Give examples of taxes in Illinois.
11. Make a chart of the services provided by different levels of government spending. Point out those which are provided by more than one level.
12. Discuss the following questions: What makes a tax good or bad? Why do people evade taxes? Who makes the tax laws? How much money does each tax generate? Is the tax easy to collect? Does the tax affect individual incentive?
13. Debate the topic: Taxpayers sending their children through college should be given deductions for this expense.
14. Do individual research on why government services have increased over the years.

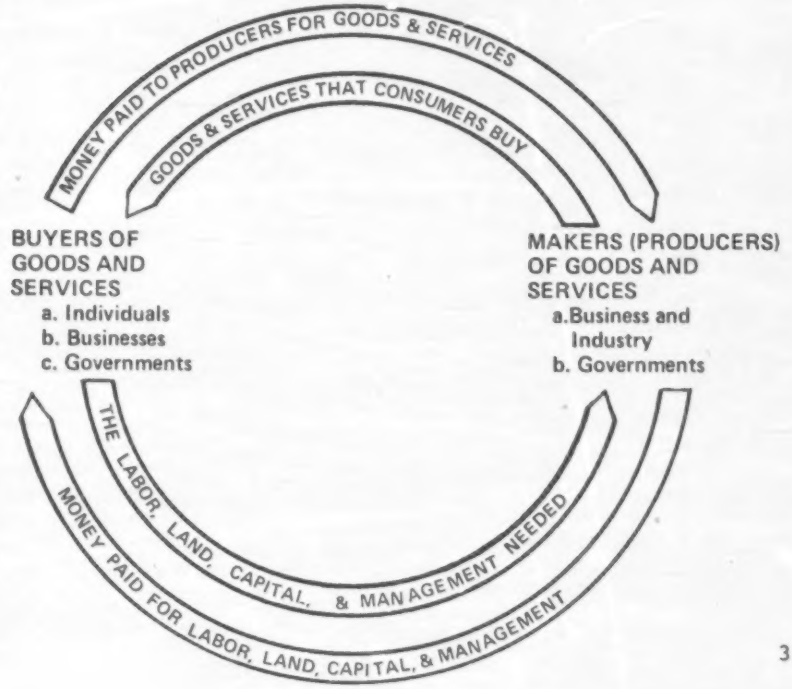
# THE ROLE OF THE CONSUMER IN OUR ECONOMIC SYSTEM

## Content Outline

1. Importance of consumers:
   - Everyone is a consumer.
   - Everyone buys and uses goods and services.
   - Everyone must have money to buy these goods and services.
   - Almost everyone must work for the producers and suppliers of goods and services.

2. The flow of economic activity in our nation:

The circular flow


MONEY PAID TO PRODUCERS FOR GOODS & SERVICES
GOODS & SERVICES THAT CONSUMERS BUY
BUYERS OF GOODS AND SERVICES
a. Individuals
b. Businesses
c. Governments
MAKERS (PRODUCERS) OF GOODS AND SERVICES
a. Business and Industry
b. Governments
THE LABOR, LAND, CAPITAL, & MANAGEMENT NEEDED
MONEY PAID FOR LABOR, LAND, CAPITAL, & MANAGEMENT

Labor as one of the factors of production:

Labor includes all human effort used to produce and sell goods and services.
Labor includes people who work for others and people who work by themselves.
What the workers get in return for their efforts:

Wages and salaries (income)
Benefits
Satisfaction

Land as another factor of production:

The meaning of land:

Actual ground that is used.
Raw materials taken from land and used for production.

How producers obtain land:

They buy land.
They rent land.

Rent:

Rent is money paid to owners for using land.
Rent is part of a consumer's income that is used to buy more goods and services.



Capital as another factor of production:

Capital is the money used to buy equipment and machinery needed by producers.
How producers obtain capital:

They use profits.
They get it from consumers who invest money in the producer's business.

Interest:

Interest is paid in return for the money consumers invest.
Interest is part of a consumer's income.

Management as a factor of production:

Business managers are needed in order to keep a business from losing money.
They are paid money for their efforts and this money is part of their income.

3. Supply, demand, and price of goods and services:

Supply:

Producers and sellers "supply" goods and services to consumers.
When the supply of goods and services is short, the price will rise if consumers keep buying.
When the supply of goods and services is increased, price rises may stop.

Demand:

Buyers of goods and services are consumers, businesses, governments who "demand" goods and services.
When the demand is for more goods and services than the producers have made, prices may go up.
When the demand is for fewer goods and services than the producers have made, prices may go down.
Some people can demand or buy more than others because they have more money. People in high-paying occupations may have:

More education
Special training
Special talent
A strong union
A dangerous job

4. Gross National Product:

The money value of all goods and

services that are available for us to buy is called the Gross National Product.

Who buys these goods and services:

Businesses buy about 13%
Governments buy about 23%
Consumers buy about 60%
Foreign buyers buy about 4%

5. Problem of scarcity and the need for planning:

Individuals, business firms, and governments do not have as much money as they want to buy goods and services.
Everyone must make choices in the way they spend their money.
The care that we take in making spending decisions will decide how much satisfaction we get from the money we have.
When we decide to spend our money for one thing, we will not be able to buy something else.

6. Appeals to buyers of goods and services:

Radio and TV advertising
Newspaper, magazine, billboard advertising
Label and package design
Prizes, premiums, and special offers

## PRIMARY LEVEL OBJECTIVES

The student will:

1. State who consumers are in our nation.
2. Identify specific workers who make the goods and services we buy.
3. Identify labor as necessary to produce goods and services.
4. Give examples of goods and services that are demanded by consumers and supplied by producers and sellers.
5. Describe the different kinds of goods and services that are bought and used by consumers, by businesses, and by governments in a general sense.
6. Explain that when we spend money for one thing we must do without something else.
7. Give examples of "land" and "capital."
8. Explain that producers and sellers try to persuade us to buy their products in preference to others.

## PRIMARY LEVEL ACTIVITIES

1. Make a bulletin board display to indicate who the consumers are in our nation. Title: Who Are Consumers? Have pupils find pictures of all kinds of people buying goods and services.
2. Identify the people and kinds of jobs necessary to make specific consumer items that the teacher and/or students have brought in.
3. Visit a store to learn about what can be bought. Discuss with store personnel the products, the equipment, and buildings needed.
4. Discuss the different types of workers they know of. A short list is made on the chalkboard.
5. Hear a parent talk to the class about what they make or sell.
6. Identify pictures of producers and sellers.
7. Make a simple item to sell to classmates. Use both individual work and assembly-line techniques in making the product. Compare quality and price of products. Identify the things that are necessary for production and selling of a product.
8. Discuss with the teachers what business firms and governments do and some of the things they need to make goods and services.
9. Visit the police or fire station to find out what equipment is used.
10. Play a game with play money and choose between two or more items.
11. Make a list on the board of things the pupils would like to have and put some approximate prices next to each item. Give pupils an imaginary amount of money and ask them to pick the items they would buy with the money. Discuss the reasons for their choices and the need for being careful so we get the most satisfaction from spending our money. Discuss also the point that they can't buy other things with their money. They must give up something when they spend their money.
12. Name some commercials and discuss the reasons for these commercials.
13. When shown some packages used for consumer products, students state what they like about the package and why

they like these things. Students will discuss whether the package is a help in deciding to buy the product.

## Intermediate Level Objectives

The student will:

1. State the two major functions of consumers in our nation: we buy goods and services, and we help to make them.
2. State the meaning of land as a factor in the production of goods and services and state who the suppliers of land are.
3. State the meaning of capital as a factor in production and be able to identify who furnishes capital.
4. State the meaning of labor as a factor in production and be able to identify specific career groupings.
5. Identify examples of labor specializations.
6. Name some pecple who have management skills that help to provide the goods and services we buy.
7. Locate on the circular flow chart the people who supply the goods and services we buy.
8. Give examples of goods and services that are scarce in supply.
9. Locate on the circular flow chart the people who demand or buy goods and services.
10. List reasons why some people can "demand" more goods than others.
11. List reasons why some people earn more income than others.
12. Give examples of how prices rise and/or fall in relation to the supply of and demand for goods and services.
13. Define inflation and give examples.
14. Say that nearly everyone has to make careful decisions about what to buy because almost no one has enough money to buy everything.
15. Say that we need a money management plan (budget) to help us spend our money wisely.
16. Give examples of media and other devices used by sellers to persuade us to buy their products.

## Intermediate Level Activities

1. Construct a consumers' bulletin board. The board is divided into three sections: People buy and use things; Business executives buy things to make bigger factories and stores; Governments buy things that help and protect us.
2. Construct a collage of consumer products, using pictures and ads from newspapers and magazines.
3. Have students compete with each other by compiling lists of consumer items for different rooms in their home.
4. Discuss what would happen if consumers stopped doing either one of their two major economic functions. Try to get pupils to say that it is necessary for all of us to perform both functions in order for the economic system to function.
5. Identify the different factors of production (land, labor, capital, and management) in drawings or photographs provided by the teacher.
6. Visit a business or factory on a field-trip and identify the factors of production at the site.
7. Make tags or labels of the work of students' fathers and mothers. To develop understandings about the workers and the "labor" they do, use these various kinds of work in the "factors of production" part of the circular flow and discuss the many different people who "make" goods and services. Locate on the circular flow the people who demand goods and services. Discuss how money and credit make demand possible.
8. Prepare written reports on one or two different kinds of work that people perform in "making" goods and services.
9. Discuss the need for "land" in producing goods and services. Ask students to identify their parents' occupations and tell how land is used to make the product or service.
10. Discuss the point that land sometimes must be rented from the owners.
11. Identify some owners of land in the community who rent the land to someone else.
12. Name the equipment needed in a grocery store, record store, a department store,

a fire station, a newspaper, and a school, and discuss the need to have money to buy this equipment. Indicate that this money is called capital and the equipment that it buys is called "capital equipment."

13. Discuss the need to "manage" a business. Identify some persons who are "managers," including the school principal.

14. Invite a guest speaker to explain how to manage a business (or a school).

15. Set up a business where students sell a simple product or service to other students.

16. Discuss the reasons that some occupations pay more than others.

17. Interview two or three adults to find out what the adults believe are the reasons that people in certain occupations earn more than people in others.

18. Review the point that the money people receive for making goods and services is spent in buying things from the businesses that produce them.

19. Name some products that are more expensive during certain seasons of the year. Discuss reasons for this difference.

20. Use examples from the newspaper or from students' own purchases to indicate how prices rise or fall in relation to supply and demand.

21. Make a list of the things students would like to have right now. Ask students to mark the ones they know they can have. Beside the ones that don't have marks, ask pupils to write the reasons they can't have these things. Discuss these reasons which should indicate the problem of scarcity. Discuss the need for a money management plan.

22. Give each pupil an imaginary $10. Make a list of wants on the board or overhead projector. Ask pupils to choose what they will buy. When they have made their choices, ask them what they had to give up in order to choose the things they did.

23. Use some prizes from such products as cereal, soap, bread, crackerjacks, etc., and evaluate the worth of the prizes.

24. Watch a TV program in the classroom and decide how the commercials are trying to persuade viewers to buy a particular product.

25. Inspect labels from various products and make a list of the most helpful information on the label.

26. Define such terms as scarcity, inflation, seasonal, and geographic.

## Upper Elementary Level Objectives

The student will:

1. Draw the circular flow of factors of production, money payments, and goods and services.

2. Locate in the circular flow of economic activity each of the people representing factors of production and explain what they get in return for contributing their special "factors."

3. Verbally outline the interdependency of factors of production, money payments, and goods and services.

4. Give examples of high-paying and low-paying jobs and give reasons for these differences in pay.

5. List reasons for scarcity and give examples of scarcity's effect on prices.

6. Locate actual cases of price rise and fall in the real world and cite reasons for the price changes.

7. Define inflation and give specific examples of it.

8. Define "gross national product" (GNP).

9. Approximate the proportion of goods and services that is purchased by each group of buyers.

10. Give concrete examples of "opportunity cost": when we buy one thing, we give up another.

11. Identify the type of appeal used in a particular type of advertising.

12. List examples of deceptive advertising.

13. Recognize the effect of TV commercials on our buying habits.

## Upper Elementary Level Activities

1. Draw the circular flow of factors of production and in a written paragraph explain its operation.

2. Determine in group discussions different reasons why individuals, businesses, and governments buy goods and services.

3. Create a visual chart representing the circular flow, using pictures and photos of money, goods, land, labor, etc.

4. Discuss examples of scarce products mentioned in the news, such as gold, oil, famous art works, etc. Reasons for the scarcity are determined.

5. Draw the circular flow boxes and arrows, leaving off all labels and identifications, discuss the interrelationships between buyers and sellers, and as the discussion progresses, have pupils label the arrows and boxes.

6. Use the Occupational Outlook Handbook as a source to find out the incomes paid in different occupations.

7. Build a "thermometer graph" with various levels of income on the thermometer and identify the occupations that pay these incomes.

8. Choose an occupation and find out the income that workers might receive in this occupation. Compare the incomes that would be received from this occupation with incomes in other occupations and make the point that persons in these occupations will have more or less income to buy goods and services than in others.

9. Visit a business manager or rental agent for an explanation of how rent is determined.

10. Take a field trip to a factory and see the different kinds of equipment needed to make the products that are manufactured.

11. Find out how the makers of goods and services get the money they need to buy "capital goods." Do this by reading, by interviewing business and service personnel such as the school principal, and by discussions with the teacher.

12. Establish a business for the purpose of making a profit. Products or services are sold by members of the class to other students or to people in the community.

13. Find newspaper articles that describe rapidly rising or declining prices that can be attributed to shortages, surpluses, or changes in demand.

14. Make a notebook that illustrates the principles of supply, demand, and price. Use pictures from magazines as the illustrations. Have the pupils write the interrelationships of supply, demand, and price as the principle being illustrated, then supply pictures to show how the relationship can occur.

15. Use the chalkboard or the overhead projector and list gross national product and its definition. List the components of GNP and the percent that each group buys. Prepare a handout containing the same information. Discuss whether each of the groups should be able to buy more or less than it does. Relate the discussion to the types of goods and services each group buys.

16. Ask pupils to supply pictures representing the types of goods and services that each group buys. Post these on the bulletin board under appropriate headings.

17. List examples of "opportunity cost" from the students' lives (when they get one thing, they can't get another).

18. Use a videotape recorder and record some TV advertisements that pupils would be likely to see. Play a videotape for the class and evaluate the ads as to the amount of information given.

19. Develop a notebook on advertising, collecting some ads that are "puff" and some that are informational. Organize the notebook around different appeals, such as fear, popularity or identification, prestige, economy, etc. Categories of appeals can be found in most textbooks.

SELECTED CONSUMER EDUCATION MATERIALS

Bibliography for Consumers, 1974, Everybody's Money, Box 431, Madison, Wisconsin 53701.

Complaint Directory for Consumers, 1974, Everybody's Money, Box 431, Madison, Wisconsin 53701.

Consumer Education--Elementary, Intermediate, Junior High School, Bureau of Curriculum Development, Board of Education, City of New York.

Consumer Education Curriculum Guide for Ohio, Grades K-12, 1970, State Department of Education, Division of Vocational Education, Home Economics Section, State Office Building, Columbus, Ohio.

Consumer Education: A Model of an Inter-disciplinary K-12 Curriculum Approach to Consumer Education Processes, 1975, National Foundation for Consumer Credit, 1819 H Street, N.W., Washington, D.C. 20006.

Directory, Federal, State, County, and City Government Consumer Offices, March 31, 1975, Government Printing Office, Washington, D.C. 20402.

Early Childhood: Consumer Education, 1973, Consumers Union, Mt. Vernon, New York 10550.

Elementary Level: Consumer Education, 1972, Consumers Union, Mt. Vernon, New York 10550.

Enriching the Curriculum Through Consumer Education, 1972, Euclid Public Schools, Euclid, Ohio.

Guide to Federal Consumer Services, 1975, U. S. Government Printing Office, Washington, D.C.

Guide to Sources of Consumer Information, by Sarah M. Thomas and Bernadine Weddington, 1973, Information Resources Press, 2100 M Street, N.W., Washington, D.C. 20037.

List of Materials on Money and Banking for Elementary and Secondary Schools, The American Bankers Association, 12 E. 36 Street, New York, New York 20016.

Suggested Guidelines for Consumer Education Grades K-12, November, 1970, The President's Committee on Consumer Interests, Washington, D.C.

SELECTED SOURCES OF CONSUMER EDUCATION INFORMATION AND MATERIALS

American Bankers Association
90 Park Avenue
New York, New York 10016

American Bar Association
1155 East 60th Street
Chicago, Illinois 60637

American Council on Consumer Interests
238 Stanley Hall
University of Missouri
Columbia, Missouri 65201

American Federation of Labor
and Congress of Industrial Organization
815 Sixteen Street, N. W.
Washington, D. C. 20006

American Medical Association
535 N. Dearborn Street
Chicago, Illinois 60610

American Public Health Association
1015 18th Street, N. W.
Washington, D. C. 20036

Associated Credit Bureaus of Illinois

Association of Home Appliance Manufacturers
Major Appliance Consumer Action Panel
20 N. Wacker Drive
Chicago, Illinois 60606

Benefic Press
10300 West Roosevelt Road
Westchester, Illinois 60153

Better Business Bureau of Metropolitan
Chicago, Inc.
430 North Michigan Avenue
Chicago, Illinois 60601

Center for Auto Safety
800 National Press Building
Washington, D. C. 20004

Changing Times Education Service
1729 H Street, N. W.
Washington, D. C. 20006

City of Chicago
Department of Consumer Sales, Weights, and
Measures
City Hall, Room 808
121 North LaSalle Street
Chicago, Illinois 60602

Consumer Federation of America, Inc.
1012 14th Street, N. W.
Washington, D. C. 20005

Consumer Information
Public Documents Distribution Center
Pueblo, Colorado 81009

Consumer Product Safety Commission
Community Service Division
433 W. Van Buren
Post Office Building, Room 1222
Chicago, Illinois 60607

Consumers Interest Foundation
1625 Eye Street, N. W.
Washington, D. C. 20006

Consumers Research, Inc.
Washington, New Jersey 07882

Consumers Union of U. S., Inc.
Educational Services Division
256 Washington Street
Mount Vernon, New York 10550

Cooperative League of the USA
59 East Van Buren
Chicago, Illinois 60605

Cost of Living Council
Economic Stabilization Program
Washington, D. C. 20508

Council for Family Financial Education
1110 Fidler Lane - Suite 1616
Twin Towers
Silver Spring, Maryland 20910

CUNA International, Inc.
Public Relations Department
Box 431
Madison, Wisconsin 53701

Educational Service Bureau
Dow Jones and Company, Inc.
P. O. Box 300
Princeton, New Jersey 08540

Federal Reserve Bank
Public Information Center
Philadelphia, Pennsylvania 19101

Federal Trade Commission
Suite 1437
55 E. Monroe Street
Chicago, Illinois 60603

Illinois Bankers Association
188 West Randolph Street
Chicago, Illinois 60601

Illinois Bar Association
424 S. Second Street
Springfield, Illinois 62701

Illinois Consumer Education Association
5540 West Berteau
Chicago, Illinois 60641

Illinois Environmental Protection Agency
2200 Churchill Road
Springfield, Illinois 62706

Illinois Life Underwriters Association
612 South Second Street
Springfield, Illinois 62704

Illinois Office of Education
100 North First Street
Springfield, Illinois 62777

Illinois Retail Merchants Association
36 South Wabash Avenue
Chicago, Illinois 60603

Illinois State Chamber of Commerce
20 North Wacker Drive
Chicago, Illinois 60606

Institute of Life Insurance
Education Services
277 Park Avenue
New York, New York 10017

Insurance Information Institute
Educational Division
110 William Street
New York, New York 10038

International Consumer Credit Association
375 Jackson Avenue
St. Louis, Missouri 63130

J. C. Penney Company, Inc.
Education and Consumer Relations
1301 Avenue of the Americas
New York, New York 10019

Joint Council on Economic Education
1212 Avenue of the Americas
New York, New York 10036

Laidlaw Brothers, Publishers
River Forest, Illinois 60305

Money Management Institute
Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60601

National Consumer Finance Association
1000 16th Street, N. W.
Washington, D. C. 20036

National Consumer's League, Inc.
1029 Vermont Avenue, N. W.
Washington, D. C. 20005

National Funeral Directors Association
135 West Wells Street
Milwaukee, Wisconsin 53203

National Health Federation
P. O. Box 868
Monrovia, California 91016

New York Stock Exchange
11 Wall Street
New York, New York 10005

Office of Attorney General
Division of Consumer Fraud and Protection
160 North LaSalle Street, Room 837
Chicago, Illinois 60601

Office of Consumer Affairs
Washington, D. C. 20000

Office of Consumer Services
Department of Health, Education and Welfare
Washington, D. C. 20207

Office of Consumer's Education
Room 5624, ROB-3
U. S. Office of Education
Washington, D. C. 20202

Pharmaceutical Manufacturers Association
Consumer Affairs
1155 Fifteenth Street, N. W.
Washington, D. C. 20005

Public Affairs Pamphlets
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New York, New York 10016

W. H. Sadlier, Inc.
Chicago, Illinois 60601

Scholastic Magazine and Book Service
904 Sylvan Avenue
Englewood Cliffs, New Jersey 07632

Sears, Roebuck and Company, Inc.
Consumer Information Services
Department 703 - Public Relations
Sears Tower
Chicago, Illinois 60684

Superintendent of Documents
U. S. Government Printing Office
Washington, D. C. 20420

U. S. Department of Agriculture
Office of Consumer Affairs
Washington, D. C. 20250

U. S. Department of Health, Education, and Welfare
Food and Drug Administration
1222 Post Office Building
433 West Van Buren Street
Chicago, Illinois 60607

U. S. Department of Labor
Bureau of Labor Statistics
Washington, D. C. 20210

U. S. Savings and Loan League
111 East Wacker Drive
Chicago, Illinois 60601

U. S. Department of Transportation
Office of Consumer Affairs
Washington, D. C. 20590